Promoting Accountability of Public Resources

AUDITOR GENERAL'S REPORT

On the Compliance Audit of the National Insurance Company of Liberia (NICOL) for the period January 1 to April 30, 2025

P. Garswa Jackson, FCCA, CFIP, CFC
Auditor General, R. L.

June, 2026

P. Garswa Jackson, Sr, FCCA, CFIP, CFC
Auditor General, R. L.

Republic of Liberia

TRANSMITTAL LETTER

THE HONORABLE SPEAKER OF THE HOUSE OF REPRESENTATIVES AND THE HONORABLE PRESIDENT PRO- TEMPORE OF THE HOUSE OF SENATE

We have undertaken a Compliance Audit of the National Insurance Company of Liberia (NICOL) for the fiscal period January 1, 2025 to April 30, 2025**.** The audit was conducted in line with Section 2.1.3 of the General Auditing Commission (GAC) Act of 2014.

Finding conveyed in this report were formally communicated to the authorities of the National Insurance Company of Liberia (NICOL) for their responses. The reportable issues were submitted through a Management Letter. Where responses were provided, they were evaluated and were incorporated in this report.

Given the significance of the matters raised in this report, we urge the Honorable Speaker and Members of the House of Representatives and the Honorable Pro- Tempore and Members of the Liberian Senate to consider the implementation of the recommendations conveyed in this report with urgency.

P. Garswa Jackson, Sr. FCCA, CFIP, CFC
Auditor General, R.L.

Monrovia, Liberia
June 2026

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Acronym & Meaning

Acronym	Meaning
AG	Auditor General
CFC	Certified Financial Consultant
CFIP	Certified Forensic Investigation Professional
CSA	Civil Service Agency
FCCA	Fellow Association of Certified Chartered Accountant
GoL	Government of Liberia
GSA	General Services Agency
IPSAS	International Public Sector Accounting Standards
ISSAI	International Standards of Supreme Audit Institutions
INTOSAI	International Organization of Supreme Audit Institutions
IFRS	International Financial Reporting Standards
NICOL	National Insurance Company of Liberia
MFDP	Ministry of Finance and Development Planning
PFM Act	Public Financial Management Act of 2009
PFM Regulations	Public Financial Management Regulations of 2009
PPCC	Public Procurement & Concessions Commission
GAC	General Auditing Commission
R. L	Republic of Liberia
COSO	Committee of Sponsoring Organizations of the Treadway Commission

June 23, 2026

Hon. Abdullah S. Swaray
Acting Manager Director
National Insurance Company of Liberia (NICOL)
Monrovia, Liberia

Compliance Audit of the National Insurance Company of Liberia (NICOL) for the Fiscal Period January 1, 2025 to April 30, 2025.

Adverse Conclusion
We have audited the National Insurance Company of Liberia (NICOL) for the period January 1, 2025 to April 30, 2025 consistent with the Auditor General's mandate as provided for in Section 2.1.3 of the General Auditing Commission (GAC) Act of 2014.

Based on the work performed, because of the significance of the non-compliance matters noted in the Basis for Conclusion paragraphs below, the subject matter is not in all material respect, in compliance with the Revenue Code of Liberia Act of 2011, Public Financial Management Act 2009 and its Regulation, Amendment and Restatement of the PFM Act 2009 (2019), Public Procurement and Concession Act of 2005, Amended and Restated 2010 and its Regulations, Civil Service Standing Order, Decent Work Act of 2015, Committee of Sponsoring Organizations of the Treadway Commission (COSO), Control Objectives for Information and Related Technologies (COBIT 2019) and MOS Policies.

Basis for Adverse Conclusion
During our compliance audit of the National Insurance Company of Liberia (NICOL), for the fiscal period January 1, 2025 to April 30, 2025, we identified several significant non-compliance issues that have led to our adverse conclusion. These issues are categorized as follows:

Governance
- There was no evidence of Strategic and Operational Plan.
- There was no evidence of Board By- laws
- No evidence of Senior Management meeting minutes to facilitate oversight and review of Management functions.
- No evidence of Approved Risk Management Policy and Periodic Risk Assessment

Budget Management
- No evidence of a functional budget committee.

Financial Reporting
- No evidence of an approved financial manual to guide the financial management and accounting processes of the entity.

- No evidence of an approved Underwriting Policy to regulate the acceptance of clients, the risks associated with the clients' portfolios, the determination of the appropriate insurance premium and associated claims and the business sustainability of the entity.

- The financial statements prepared by Management did not comply with the International Financial Reporting Standards (IFRSs) as required.

Personnel Management

- No evidence of Approved Human Resource Policies and Procedures
- Management did not facilitate competitive recruitment for several staff employed during the period under review.
- Management did not maintain personnel records such as letter of applications, employment letters, credentials, job description, appointment, terms of reference, Personnel Action Notice (PAN), etc.
- No evidence of an approved salary structure instituted at the entity.
- Management had no evidence of approved salary advance policy.
- No evidence of supporting documents for salary advances.
- The total payment amounting to US$34,470.00 was disbursed to staff without evidence of consistent monthly payroll deductions.

Cash Management

- No evidence that Management performed monthly reconciliation of the mobile money account for checks and balances.
- Management did not maintain the Minimum Contributed Capital as required under the Central Bank of Liberia (CBL) Regulations Concerning Prudential Requirements.
- No evidence of approved petty cash policy.
- The nature of petty cash transactions was inconsistent with the financial and accounting policy on petty cash (example purchase of fuel).
- No evidence of periodic liquidation reports for the replenishment of petty cash transactions.

Procurement Management

- No functional procurement committee evidence by the absence of meeting minutes and periodic reports.
- No evidence of periodic (quarterly) procurement activities reports submitted to PPCC.

Expenditure Management

- There were no clear defined processes, rates/thresholds and approval limits for disbursement of Business Promotion and Acquisitions expenditures in the draft financial manual or the decree of the entity.
- No evidence of adequate supporting documents such as: payment vouchers, invoices, etc. for various expenditures amounting to US$ 34,323.37 and L$340,000.
- Management made several payments to employees of the entity rather than making direct payments to service providers or their legally authorized representatives.
- No evidence of goods and services tax being withheld and remitted into GoL Revenue Account for the purchase of services.
- No approved travel policy.
- No approved scratch cards policy.
- No evidence of an approved fuel management policy.

Fixed Assets Management
- No evidence of an approved fixed assets management policy.
- Fixed assets register was not regularly updated

Inventory Management
- No evidence of approved policy to regulate inventory management of the entity.

Revenue Management
- No evidence of approved policy to regulate the projection, collection and recording of internally generated revenue.
- No evidence of approved fees listing for the collection of internally generated revenue. Approved fees listing was also not display at visible location.
- No receipts for insurance premium received

Receivables Management

There was no evidence of account receivables management policy
- Account receivables were not recorded in a comprehensive, accurate and timely manner,
- There was no evidence of periodic write-off of significantly overdue receivables.

Payables Management
- No evidence of account payables management policy
- Account payables were not recorded in a comprehensive, accurate and timely manner,
- There was no evidence of periodic review of significantly overdue payables.

Assurance Management
- No evidence of a functional audit committee at the entity to monitor and address audit matters at the institution as required.

The above issues have a pervasive impact on the entity's compliance with relevant laws, regulations, or standards, causing material non-compliance and raising concerns about the entity's adherence to the required compliance framework.

GENERAL AUDITING COMMISSION OFFICE OF THE AUDITOR GENERAL REPUBLIC OF LIBERIA

P. Garswa Jackson, Sr. FCCA, CFIP, CFC
Auditor General, R.L.

Monrovia, Liberia
June, 2026

Background of NICOL

The National Insurance Company of Liberia (NICOL) was established by a decree in 1984 as a state-owned corporation to undertake and carry on all classes of insurance business including life assurance business within and without the Republic of Liberia. NICOL also carry on reinsurance and reassurance of any class of insurance business and to reinsure against loss of any kind arising from any risk or contingency in respect of any matter whatsoever and grant annuities of all kinds, whether perpetual or terminable, immediate or deferred, absolute, contingent or otherwise.

Key Personnel of NICOL

No	Name	Position	Tenure
1.	Abdullah S. Swaray	Acting Managing Director	February 19, 2024 to current
2.	Pheeter S. Varpilah	Deputy Managing Director-Insurance	June 3, 2024 to current
3.	Atty. Tomia K. Mabande	Acting Deputy Managing Director - Administration	August 2, 2024 to current
4.	Dweh Thomas Bedell	Chief Financial Officer	September 2, 2024 to current

Subject Matter and Scope

Validation of the National Insurance Company of Liberia operations with special emphasis on (a) Budget Management, (b) Financial Management and Reporting, (c) Personnel Management, (d) Cash Management, (e) Procurement Management, (f) Fixed Assets Management, (g) Inventory Management, (h) Revenue/Income Management, (i) Receivables Management, (j) Payables Management, (k) Assurance Management, (l) Governance of the entity for the fiscal period January 1, 2025 to April 30, 2025.

Audit Objectives

The objectives of the compliance audit, according to the International Standards of Supreme Audit Institutions, ISSAI 4000, is to provide the intended user(s) with information on whether the audited public entities follow legislative decisions, laws, legislative acts, policies, established codes agree upon terms. The standard requires that we comply with ethical requirements and plan and perform the audit to obtain reasonable or limited assurance about whether (a) Revenue Generating Areas (b) Expenditure of Goods and Services and (C) Internal Control Systems for the period January 1, 2025 to April 30, 2025, are in all material respects, in compliance with the Revenue code of Liberia Act of 2011. the Restated PFM Act of 2009, as amended in 2019 and its Regulations, Public Procurement and Concession Act of 2005, as Amended and Restated 2010 and the NICOL internal policies and procedures.

Audit Criteria

The following criteria were used:

The audit criteria for the subject matter are the Revenue Code of Liberia Act of 2011, the Restated PFM Act of 2009, as amended in 2019 and its Regulations, Revised IPSAS Cash Basis (November 2017) Public Procurement and Concession Act 2005, as Amended and Restated 2010, Civil Servants Standing Order of 2021, GOL Revised Travel Ordinance, NICOL Decree of 1984, National Budget for the fiscal period January 1 to April 30, 2025, Decent Work Act, 2015 and the NICOL internal policies and procedures.

Audit Methodology

We performed our audit based on review of contract documents, specification, financial records and payment vouchers related to the period under audit, interview NICOL staff as well as physical verification of Assets and personnel. The audit criteria were applied to each procurement sample selected.

The audit was conducted in accordance with ISSAI 4000 and INTOSAIs International Standards for Compliance Audit. These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether NICOL complied with laws and regulations.

Our audit also took cognizance of the requirements under the Auditor General's mandate as provided for under Section 2.1.3 of the GAC Act of 2014. Our audit approach included observation, inquiries, inspections, confirmation, and analytical procedures on areas we considered as high risk.

Limitation of Responsibility

The audit involves performing procedures to obtain audit evidence about the subject matters' compliance with applicable authorities identified as criteria. The procedures selected depend on the auditors' professional judgment, including the assessment of the risks of non- compliance material issues of the subject matter, whether due to fraud to error.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some non- compliance material issues may not be detected, even though the audit is properly planned and performed in accordance with ISSAIs. In making our risk assessments, we considered internal control relevant to the subject matters, but not for the purpose of concluding on the effectiveness of the entity's internal control.

1 DETAILED FINDINGS AND RECOMMENDATIONS

1.1 Governance

1.1.1 No Evidence of Strategic and Operational Plan

Criteria

1.1.1.1 Regulation D.19 (1)(b) of the PFM Act of 2009 entitled 'Expenditure Estimates' states that a head of a government entity shall "prepare a strategic plan which shall include a definition of the Government agency's mission, goals, objectives, outputs and activities;

1.1.1.2 Regulation D.22 entitled 'Budget Hearing' further states that: (1) "On receipt of estimates from ministries and agencies, the Minister shall cause to be conducted budget hearings to review strategic plans and estimates of the government agencies concerned in order to ensure that these plans and estimates are in accordance with the Government's macroeconomic policy and fiscal framework. (2) Where necessary, the Minister may require a government ministry or agency to make adjustments to its strategic plans and estimates in order to fulfill the requirements of the Government's macro-economic policy and fiscal framework."

Observation

1.1.1.3 During the audit, we observed that Management operated the entity without evidence of approved strategic and operational plans for the periods under audit.

Risk

1.1.1.4 Long, medium and short-term goals of the entity may not be identified, pursued and implemented thereby impairing the achievement of the organization objectives.

1.1.1.5 Failure to develop policies and procedures to guide the activities of the entity may lead to arbitrary decisions that may be non-compliant to applicable laws and regulations and may impair the achievement of the entity's objectives.

Recommendation

1.1.1.6 Management should develop, approve and operationalize a strategic plan (for at least five years) cataloging Long, medium and short-term goals, resources and strategies needed to achieve those goals and timelines for the implementation of goals cataloged therein. Subsequently, Management should develop, approve and operationalize annual operational plans to expedite the implementation of strategic goals on an annual basis.

1.1.1.7 The strategic and operational plans should be monitored and assessed on a periodic basis. Adjustments should be implemented where applicable.

1.1.1.8 Evidence of approved strategic and operational plans should be adequately documented and filed to facilitate future review.

Management's Response

1.1.1.9 *Management acknowledges your observation(s) and recommendation(s). However, Management commenced the preparation of the strategic and operational plan in early 2025 and same shall be completed before the next audit period.*

Auditor General's Position

1.1.1.10 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.2 Lack of Minimum Contributed Capital

Criteria

1.1.2.1 Section 2.0 of the CBL Regulations Concerning Prudential Requirements states that" For the purposes of section 6.3 of the Act, the minimum contributed capital applicable to a licensed insurer is:

(a) in the case of a general insurer, USD1,500,000(One Million Five Hundred Thousand United States Dollars);
(b) in the case of a life insurer, USD750,000(Seven Hundred and Fifty Thousand United States Dollars); and
(c) in the case of a licensed reinsurer, USD5,000,000(Five Million United States Dollars).

1.1.2.2 Section 8.0 of the CBL Regulations Concerning Prudential Requirements states that" A licensed insurer shall ensure that, at all times, its capital resources exceed the greater of:

(a) the minimum solvency capital requirement specified in section 9.0 of these Regulations; or
(b) such solvency capital requirement as may be directed by the Authority in a directive issued under section 6.5 of the Act.

1.1.2.3 Section 9.0 of the CBL Regulations Concerning Prudential Requirements states that" The minimum solvency capital requirement applicable to a general insurer is the greater of:

(a) the minimum contributed capital requirement specified in subsection 2.1(a) of these Regulations; and
(b) 20% of net earned premiums, calculated as gross earned premiums adjusted by the change in the unearned premium reserve, less outward reinsurance.

1.1.2.4 The minimum solvency capital requirement applicable to a life insurer is the greater of:

(a) the minimum contributed capital requirement specified in section 2.1(b) of these Regulations; and
(b) the calculated solvency as determined by the Appointed Actuary.

Observation

1.1.2.5 During the audit, we observed that Management did not maintain the Minimum Contributed Capital as required under the Central Bank of Liberia (CBL) Regulations Concerning Prudential Requirements.

Risk

1.1.2.6 Management may be non-compliant with section 2.0 of the CBL Regulations Concerning Prudential Requirements.

1.1.2.7 Funds may not be available to settle claims to clients. This may lead to non-achievement of the entity's objectives and loss of stakeholders' expectations and confidence.

Recommendation

1.1.2.8 Management should provide substantive justification for not maintaining the minimum contributed capital requirement per the CBL Regulations, as part of Management's response to this Management Letter.

1.1.2.9 Going forward, Management should facilitate the immediate deposit of the minimum contributed capital requirement with the CBL in accordance with CBL prudential requirements. Evidence of deposits and all relevant supporting records should be submitted to the Office of the Auditor General for validation, and adequately documented and filed to facilitate future review.

Management's Response

1.1.2.10 Management acknowledges your recommendation(s). Through hard work of NICOL management, the Debt Management Team of the Government of Liberia, approved NICOL's request for re-capitalization in March 2025 at her sitting in accordance with NICOL's decree in the amount of US$2.25M (CBL requirement for composite license). Kindly see Exhibit G.

Auditor General's Position

1.1.2.11 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.3 No Evidence of Monitoring & Evaluation

Criteria

1.1.3.1 Regulation A.15 (1) of the PFM Act of 2009 as amended and restated 2019 states that "a head of government agency must exercise all reasonable care to prevent and detect unauthorized, irregular, fruitless, and wasteful expenditure, and must for this purpose implement clearly defined business processes, identify risk associated with these processes and institute effective internal controls to mitigate these risks.

Observation

1.1.3.2 During the audit, we observed no evidence of a functional Monitoring and Evaluation Committee (M&E) to provide the required oversight for the full implementation of planned activities within approved timelines, evidenced by the absence of approved annual monitoring & evaluation plans and periodic activities reports.

Risk

1.1.3.3 In the absence of effective monitoring and evaluation, entity's deliverables may not be achieved up to approved specifications and within approved timelines.

1.1.3.4 Value for money may not be achieved and the entity's resources may be subjected to misapplication and misappropriation.

Recommendation

1.1.3.5 Management should facilitate the establishment of a functional Monitoring and Evaluation Committee (M&E), evidence by the documentation of planned annual activities and periodic activities reports. Evidence of approved annual plans and periodic activities reports should be adequately documented and filed to facilitate future review.

Management's Response

1.1.3.6 Management acknowledges your observation and recommendation(s). Management shall establish one immediately.

Auditor General's Position

1.1.3.7 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.4 Irregularities Associated with the Board of Directors

Criteria

1.1.4.1 The Organization for Economic Co-operation and Development (OECD) corporate governance principles requires that a board is set up to ensure that companies are effectively managed for the benefits of its shareholders. The OECD principles provide for leadership, effectiveness, accountability, remuneration, and relationship with shareholders as guidance for the operation of a board.

1.1.4.2 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister."

Observation

1.1.4.3 During the audit, we observed the following irregularities associated with the entity's Board operations:

- No evidence of Board By-laws
- No evidence of established committees of the Board including a nomination committee, remuneration committee, and audit risk committee.

Risk

1.1.4.4 The strategic oversight over the function of Management may be impaired. This may impair the achievement of the institution's objectives.

1.1.4.5 Management may override institutional policies and procedures that may adversely impact the operations of the entity.

1.1.4.6 Monitoring and evaluation of the mandate and strategic and operational objectives of the entity may be impaired. This may impair the achievement of approved deliverables of the entity.

1.1.4.7 Failure to develop a by-law that will guide the activities of the Board may lead to arbitrary decisions by members of the Board. This may impair the achievement of the Board's mandates.

Recommendation

1.1.4.8 Management should liaise with the relevant authority of the Board to develop, approve and operationalize policies and procedures (by-laws) to regulate the activities of the Board. The policy should include provisions for the required number of Board members including statutory and non-statutory members, qualifications and experience of Board members (where applicable), tenure of office, roles and responsibilities of each statutory and non-statutory members, required committees including roles and responsibilities, required number of statutory meetings and provision for emergency meetings, approved board fees, sittings fees and other benefits (where applicable) and periodic roles and responsibilities of the Board of Directors.

1.1.4.9 Management should facilitate the conduct of periodic Board and Committees' meeting minutes. Board and Committees' meeting minutes should comprehensively detail activities discussed, actions to implement planned activities and approved timelines. Meetings' minutes should be subsequently documented and filed to facilitate future review.

1.1.4.10 The Board should also institute a platform for following-up on decision made at Board's meeting. An update of progress towards previous meeting agreed actions/deliverable should be discussed during current meetings, as a medium for tracking institutional progress and planning for future activities.

1.1.4.11 Management should liaise with the relevant stakeholders to ensure that Board meeting minutes are signed, adequately documented and filed to facilitate future review.

1.1.4.12 Evidence of approved by-laws, and all other relevant supporting records of the Board of Directors should be adequately documented and filed to facilitate future review.

Management's Response

1.1.4.13 Management acknowledges your observation and recommendation. However, The Board of Directors has the following committee already set-up, namely:

a. Audit and Finance
b. Technical and
c. Welfare/Human Resource

1.1.4.14 These are the committee that will be recommended to the Board for creation, namely:

a. Nomination;
b. Remuneration and
c. Corporate Governance
d. Audit Risk Committee

1.1.4.15 Management again acknowledges your observation and recommendation(s) and shall inform the Board for immediate implementation.

Auditor General's Position

1.1.4.16 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.5 No Evidence of Senior Management Meeting Minutes

Criteria

1.1.5.1 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister."

Observation

1.1.5.2 During the audit, we observed no evidence of Senior Management meeting minutes to facilitate oversight and review of Management functions.

Risk

1.1.5.3 Monitoring and evaluation of the mandate and strategic and operational objectives of the entity may be impaired. This may impair the achievement of approved deliverables of the entity.

Recommendation

1.1.5.4 Management should facilitate the conduct of periodic Senior Management meetings. Senior Management meeting minutes should comprehensively detail activities discussed, actions to implement planned activities and approved timelines. Meetings' minutes should be subsequently documented and filed to facilitate future review.

1.1.5.5 Management should also institute a platform for following-up on decision made at Senior Management meetings. An update of progress towards previous meeting agreed actions/deliverable should be discussed during current meetings, as a medium for tracking institutional progress and planning for future activities.

Management's Response

1.1.5.6 Management acknowledges your observation and recommendation(s) and shall implement same going forward.

Auditor General's Position

1.1.5.7 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.6 No Evidence of Annual Report

Criteria

1.1.6.1 Regulation M.11 (1-5) of the PFM Act of 2009 as amended and restated 2019 states that 'the board of directors of an enterprise shall, within two months after the expiry of each financial year to which the financial statements relate, submit an annual report to the Minister, the sector minister, the Auditor General and the Bureau of State Enterprises dealing generally with the activities and operations of the enterprise within that year. (2) The annual report shall include: (a) a copy of the audited accounts of the enterprise; (b) a statement of any directions given by the sector minister to the Board or Bureau of State Enterprise within that year in accordance with this Act and the enactment under which the enterprise exists; and (c) such other information as the sector minister may in writing reasonably request. (3) A copy of the annual report of the Board of Directors of an enterprise shall also be sent by the Board to the head of the Liberia Institute of Statistics and Geographical Information Systems; the Governor of the Central Bank of Liberia; and any other person that the Minister may determine. (4) The Auditor General shall review the annual report and present his/her opinion to the Legislature alongside the audit report of government financial operations for the previous year'. (5) The Minister shall present a statement of the overall performance of State-Owned Enterprises to the Legislature alongside the budget proposals for the following year.

1.1.6.2 Regulation C.3 (7) of the PFM Act of 2009 as amended and restated 2019 - A Line minister shall ensure the timely preparation of the periodic and annual financial statements and reports of the line ministry and agencies under him in accordance with these regulations and other enactments, and cause these statements and reports to be forwarded to the Minister, the Auditor General and the Comptroller General.

Observation

1.1.6.3 During the audit, we observed no evidence of annual reports prepared by Management for the periods under audit.

Risk

1.1.6.4 Significant activities, achievement, challenges and measures to mitigate challenges may not be adequately documented. This may impair institutional performance measurement and the development of remediation strategy to address existing challenges and constraints.

1.1.6.5 Information to facilitate institutional memory, expedite learning curves and provision of current administrative and operational status of the entity may not be available.

Recommendation

1.1.6.6 Management should facilitate the preparation and approval of administrative and operational activities reports on an annual basis. The reports should cover the proposed goals for the fiscal year, achievement against those goals, significant activities and challenges and measures to mitigate challenges in the near future. The report should also contain the entity audited financial statements (or at least a management account) to adequately inform stakeholders about the annual financial activities of the entity.

1.1.6.7 The report should be approved by the head of the entity and subsequently submitted to the Board of Directors, and the Offices of the Auditor General, the Comptroller and Accountant General and the sector minister (where applicable). Evidence of approved annual administrative and operational activities reports should be adequately documented and filed to facilitate future review.

Management's Response

1.1.6.8 Management acknowledges your observation and recommendation(s). However, Management had commenced the set-up/preparation of the 2024 Year-end report but was not completed. Going forward, Management will ensure that Year-end reports are completed on time.

Auditor General's Position

1.1.6.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.7 No Evidence of Approved Risk Management Policy and Periodic Risk Assessment

Criteria

1.1.7.1 Paragraph 17 of the Internal Integrated Framework, published by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) indicates that in most cases, the board of head of public entity is ultimately responsible for determining whether management has implemented effective internal control including monitoring. The institution makes this assessment by (a) understanding the risks the organization faces and (b) Gaining an understanding of how senior management imagines or mitigates those risk that are meaningful to the organization objectives. Obtaining this understanding includes determining how management supports its beliefs about the effectiveness of the internal control system in those areas.

Observation

1.1.7.2 During the audit, we observed no evidence that Management had developed and approved a risk management policy to manage internal and external risks that may impair the achievement of the entity's objectives. Additionally, we observed no evidence of periodic risk assessment performed by Management.

Risk

1.1.7.3 The absence of a Risk Management Policy may lead to management not being aware of potential risks that may impair the achievement of the entity objectives.

1.1.7.4 Potential risks to the entity may not be identified, assessed and mitigated/prevented in a timely manner thereby leading to the non-achievement of the entity's objectives.

Recommendation

1.1.7.5 Management should develop, approve, and operationalize a risk management policy that identifies strategies for mitigating internal and external risks that may impair the achievement of the entity's objectives.

1.1.7.6 Subsequently, Management should facilitate the conduct of periodic risk assessments to evaluate whether existing internal controls are operating effectively to mitigate the risks identified. Gaps identified should be resolved in a timely manner.

1.1.7.7 Evidence of approved risk management policy and periodic risk assessment reports should be adequately documented and filed to facilitate future review.

Management's Response

1.1.7.8 Management acknowledges your observation and recommendation(s). Management will ensure that a Risk Management Policy is established in the entity and periodic risk assessments are conducted in a timely manner.

Auditor General's Position

1.1.7.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.8 No Evidence of Training and Development Plan

Criteria

1.1.8.1 The Committee of Sponsoring Organizations of the Treadway Commission (COSO) states, that "commitment to competence includes the level of knowledge and skill needed to help ensure orderly, ethical, economical, efficient and effective performance, as well as a good understanding of individual responsibilities with respect to internal control".

1.1.8.2 The above can be evidenced by providing training, to raise the awareness of management and employees of the internal control objectives and, in particular, the objective of ethical operations, and helps them to understand the internal control objectives and to develop skills to handle ethical dilemmas.

Observation

1.1.8.3 During the audit, we observed no evidence that Management had a documented training and development plan for staff(s) of the entity.

Risk

1.1.8.4 Lack of training and development plans may result in training programs not being able to address employees' training needs and performance deficiencies.

1.1.8.5 In the absence of an annual training plan, training may be conducted arbitrarily. This may impair the development plan and the required capacity of staff of the entity.

1.1.8.6 In the absence of periodic training/capacity-building initiatives, staff may not obtain the required capacity needed to achieve the objectives of the entity.

Recommendation

1.1.8.7 Management should develop, approve, and operationalize a comprehensive training plan that addresses the strategic capacity needs of the staff of the entity. The requisite training and capacity development plan for each unit should be identified and scheduled.

1.1.8.8 Management should facilitate the execution of the training and development plan consistent with the approved schedule, monitor output from training for adjustments to future annual training and development plans

1.1.8.9 Evidence of annual capacity development plan should be adequately documented and filed to facilitate future review.

Management's Response

1.1.8.10 Management acknowledges your observation and recommendation(s). During the audit period no formal/official Training and development Plan was developed. However, is worth noting that management accomplished the following training /Staff development initiatives:

- *Selected staff members attended various local and international short-term trainings in various insurance/reinsurance products organized by our Reinsurers in Ghana, Kenya and Liberia;*
- *FY2024, 10 staff enrolments in a five (5) months online Insurance Foundation Courses (IFC) organized by The West African Insurance Institute (WAII) where they were certificated after successful completion - first of this kind at NICOL. FY2025, management enrolled another batch of staff;*
- *Enrolment of a staff member to undergo the intensive 9 months diploma course at the WAII in Banjul, The Gambia, through a scholarship offered by WAICA RE, one of our reinsurers.*

1.1.8.11 However, management acknowledges your observation and recommendation and shall implement same going forward.

Auditor General's Position

1.1.8.12 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.1.9 Lack of Valid Central Bank of Liberia Broker/Agent License

Criteria

1.1.9.1 Section 8.17 of the Insurance Act of 2013 states that "A licensed insurer shall not conduct business with, or pay any commission or other remuneration to, an insurance broker unless the person is licensed as an insurance broker.

1.1.9.2 Subject to any exemptions provided for by Regulations made under section 13.1 of the Insurance Act of 2013, a licensed insurer shall not appoint a person as its insurance agent unless the person is licensed as an insurance agent.

1.1.9.3 Regulation P.9 (2) of the PFM Act of 2009 as amended and restated 2019 states that "Payments except for statutory transfers and debt services shall be supported by invoices, bills and other documents in addition to the payment vouchers."

Observation

1.1.9.4 During the audit, we observed no evidence of valid Central Bank of Liberia Licenses for the Insurance Brokers/Agents that performed business operations with NICOL for the periods under audit as required. See Annexures 1a, 1b, 1c and 1d for details.

Risk

1.1.9.5 Management may be non-compliant with section 8.17 and 13.1 of the Insurance Act of 2013 and Regulation P.9 (2) of the PFM Act of 2009 as amended and restated 2019.

1.1.9.6 Payment may be made to illegitimate broker/agent leading to misappropriation of the entity's funds.

1.1.9.7 In the absence of adequate supporting documents, the validity, occurrence and accuracy of payments may not be assured. This may lead to misappropriation of public funds. The absence of adequate supporting documentation for transactions may also lead to fraudulent financial management practices, through the processing and disbursement of illegitimate transactions.

Recommendation

1.1.9.8 Management should submit copies of brokers/ agents licenses not made available for audit purposes to the Office of the Auditor General, as part of Management's response to this Management Letter.

1.1.9.9 Going forward, Management should ensure that all brokers/agents performing business operations with NICOL are duly licensed by the Central Bank of Liberia as required. Evidence of valid brokers/agents' licenses and all relevant supporting records should be adequately documented and filed to facilitate future review.

Management's Response

1.1.9.10 *We have attached copies of licenses for all Brokers that are associated with NICOL namely: SAFE Brokers, Trust Brokers, Excellent Broker and NileCAP Reinsurance Brokers (Kenya) LTD. for your review. See Exhibits A1-A4*

1.1.9.11 *As it relates to Agents, the regulator, The Central Bank of Liberia, is yet to publish a directive or regulation on the licensing/commissions of Agents. I have attached an email correspondence from the Regulator (CBL) for your review. See Exhibit B.*

Auditor General's Position

1.1.1.1 We reviewed the documents subsequently submitted by Management, after our audit execution. Therefore, we have adjusted the transactions without evidence of Valid Central Bank of Liberia Broker/Agent License to (US$24,122.12 – US$82.00) US$24,040.12, (L$456,022.54– US$0.00) L$456,022.54, (US$48,575.20 – US$2,425.00) US$46,150.20, and (L$1,730,035.00 – L$17,520.00) L$1,712,515.00 to be accounted for by Management. Therefore, we maintain our recommendations. We will follow up on the implementation of our recommendations during subsequent audit.

1.1.1.2 Further, Management provision of documents after our review, does not guarantee Management effective control of document management. Going forward, Management should ensure that requested documents for audit purposes are submitted in a timely manner.

1.2 Budget Management

1.2.1 No Evidence of a Functional Budget Committee

Criteria

1.2.1.1 Regulation D.16.1 of the PFM Act of 2009 as amended and restated 2019 states that "Every head of government agency shall establish a Budget Committee which shall be responsible for budget formulation, implementation, monitoring and evaluation made up of (a) the head of government agency, who shall be the chairperson; and (b) Heads of budget management centers or cost centers)".

Observation

1.2.1.2 During the audit, we observed no evidence of a functional budget committee.

Risk

1.2.1.3 In the absence of a functional budget committee, effective monitoring and evaluation of revenue and expenditure may be impaired. This may lead to under receipt of budgeted revenue and / or over expenditure.

1.2.1.4 Annual internal budget and periodic Budget Performance Reports may not be prepared adequately or in a timely manner.

1.2.1.5 Management may be non-compliant with Regulation D.16.1 of the PFM Act of 2009 as amended and restated 2019.

Recommendation

1.2.1.6 Management should facilitate the establishment of a functional Budget Committee, evidenced by the documentation of attendance records, meeting minutes, and periodic activities reports. Evidence of attendance records, meeting minutes, and periodic activities reports should be adequately documented and filed to facilitate future review.

1.2.1.7 The budget committee should facilitate the revision and approval of the draft internal budget to ensure that projected revenue and expenditures are reflective of realistic estimates of planned activities of the entity. The committee should also facilitate the review of periodic budget performance reports. Gaps identified should be used to govern future revenue collection and disbursement activities.

1.2.1.8 Periodic budget performance reports should be adequately documented and filed to facilitate future review.

Management's Response

1.2.1.9 Management acknowledges your observation and recommendation(s) and will implement going forward.

Auditor General's Position

1.2.1.10 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.2.2 No Evidence of Periodic Budget Performance Reports

Criteria

1.2.2.1 Regulations A.1 of the PFM Act of 2009 as amended and restated 2019 states that "the public shall be provided with full access to all appropriate information concerning the financial affairs of the Government. This will include, but not limited to, information about the development of annual and supplementary budget estimates, the quarterly fiscal outturn reports issued by the Ministry, the monthly revenue and quarterly budget performance reports of ministries and agencies state owned enterprises their annual accounts and reports and the Government's annual audited accounts".

Observation

1.2.2.2 During the audit, we observed that Management operated the entity without evidence of Quarterly Budget Performance Reports for the first three (3) quarters as required.

Risk

1.2.2.3 In the absence of Quarterly and Annual Budget Performance Reports, revenue and expenditure may not be reliably measured. This may lead to under receipt of budgeted revenue and / or over expenditure.

Recommendation

1.2.2.4 Management should facilitate timely preparation of Quarterly and Annual Budget Performance Reports in line with the PFM Act of 2009 as amended and restated 2019.

1.2.2.5 Management should perform periodic (at least quarterly) reconciliation between budgeted and actual revenue and expenditure. Gaps identified should be used to govern future revenue collection and disbursement activities.

1.2.2.6 Evidence of Quarterly and Annual Budget Performance Reports should be adequately documented and filed to facilitate future review.

Management's Response

1.2.2.7 Management acknowledges your recommendation(s). Management will ensure that they are implemented.

1.2.2.8 Please find attached the Q1'25 quarterly budget performance report for your review. Please see Exhibit C.

Auditor General's Position

1.2.2.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3 Financial Reporting

1.3.1 No Evidence of Actuarial Valuation Report

Criteria

1.3.1.1 Section 12.1 of the 2016 CBL Regulations states that "A life insurer shall:

a) ensure that its appointed actuary undertakes an actuarial review of its business and, if required by the Authority, a group actuarial review, in respect of each financial year; and
b) Take all reasonable steps to ensure that the appointed actuary prepares a written financial condition report for the insurer within sufficient time for the insurer to submit the financial condition report to the Authority in accordance with subsection 12.3(b).

1.3.1.2 Section 12.2 of the 2016 CBL Regulations states that "The actuarial review required by subsection 12.1 shall include:

a) an assessment of the insurer's compliance with the prudential requirements specified in the Act and these Regulations and any directions imposed by the Authority, including an assessment in relation to each statutory fund and benefit fund and the shareholders' fund;
b) a detailed evaluation of the insurer's financial condition;
c) a valuation of the insurer's policy liabilities;
d) a professional opinion on the matters specified in paragraphs (a) to (c)."

1.3.1.3 Section 12.3 of the 2016 CBL Regulations states that "The financial condition report shall be:

a) approved and signed by the appointed actuary before submission to the Authority under section 9.8, subsection 1 of the Act; and
b) submitted to the Authority within four months of the end of the financial year.

Observation

1.3.1.4 During the audit, we observed no evidence of actuarial valuation report for the fiscal year ended December 31, 2024 as required.

Risk

1.3.1.5 Management maybe non- compliant with Section 9.8 of the 2016 Central Bank of Liberia Regulations.

1.3.1.6 The completeness and accuracy of the policyholder liabilities fund may be misstated. Fair presentation and full disclosure of policyholder liabilities maybe impaired.

Recommendation

1.3.1.7 Management should provide substantive justification for the non- performance of actuarial valuation of policyholder liabilities for the fiscal year ended December 31, 2024.

1.3.1.8 Going forward, Management should ensure that the actuarial valuation is performed annually as required by the CBL Regulations of 2016. Evidence of the valuation performed should be adequately documented and filed to facilitate future review.

Management's Response

1.3.1.9 Management acknowledges your observation and recommendation(s). During the audit period, management did not perform any actuarial valuation report. However, management will ensure that a yearly actuarial valuation report is performed going forward.

Auditor General's Position

1.3.1.10 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3.2 No Evidence of Approved Financial Manual

Criteria

1.3.2.1 Regulation I. A.5 (1) of the PFM Act of 2009 states "A head of government agency shall with the approval of the Minister issue an accounting manual to suit the operations and regulate the financial matters of the Government agency, indicating:

A. The duties to be performed by specified officers,
B. The accounts to be kept and returns to be submitted, and
C. Such other instructions as may be required for the proper conduct of the financial matters of the Government agency.

1.3.2.2 Furthermore, Regulation I. A.5 (1) of the PFM Act of 2009 requires the accounting manual shall contain relevant procedures for the keeping of accounts, preparation and format of financial statements, Government agency chart of accounts, and all administrative issues relating to the keeping and preparation of government accounts."

Observation

1.3.2.3 During the audit, we observed no evidence of an approved accounting manual to guide the financial management and accounting processes of the entity.

Risk

1.3.2.4 In the absence of approved financial manual, financial management and accounting transactions and processes may be performed on a discretionary basis which may be non-compliant with the PFM Act and Regulations.

Recommendation

1.3.2.5 Going forward, Management should approve and operationalize the draft financial manual outlining all accounting procedures, processes, systems and controls to be used by staff of the entity's Finance Department. The manual should also catalog all processes over initiation, authorization and recording for each account balance and class of transactions.

1.3.2.6 Subsequently, Management should facilitate timely and periodic update of approved financial manual to reflect the current operations of the Finance Department and amendments made to the PFM Acts and Regulations.

1.3.2.7 Evidence of approved financial manual should be adequately documented and filed to facilitate future review.

Management's Response

1.3.2.8 Management acknowledges your observation and recommendation(s). Management will ensure the Draft Financial Accounting Procedures Manual is updated, approved and operationalized immediately.

Auditor General's Position

1.3.2.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3.3 No Evidence of Approved Underwriting Policy

Criteria

1.3.3.1 Regulation No. CBL/RSD/INS/006/2016 of the Insurance Act of 2013, Section 9.1 states: A licensed insurer shall establish and maintain: (a) an underwriting and pricing strategy and policies; and (b) procedures and controls that are sufficient to ensure that the underwriting and pricing strategy and policies are effectively implemented.

1.3.3.2 Section 9.2 states: Without limiting subsection 9.1(a), the underwriting and pricing policies shall provide for: (a) the evaluation of risks underwritten or to be underwritten; (b) the establishment of adequate premium levels; (c) the mitigation and diversification of risks by: (i) defining limits on the amount of risk retained; and (ii) providing for the transfer of appropriate levels of risk away from the insurer through adequate and appropriate reinsurance arrangements made in accordance with the provisions of the Act and these Regulations.

1.3.3.3 Section 9.3 states: Without limiting subsection 9.1(b), the procedures and controls shall include controls of expenses related to premiums and claims.

1.3.3.4 Section 9.4 states: The underwriting and pricing strategy and the significant underwriting and pricing policies shall be approved, and reviewed periodically by the board.

1.3.3.5 Section 9.5 states: Senior management shall monitor the procedures and controls established in accordance with subsection 9.1(b) on an ongoing basis.

Observation

1.3.3.6 During the audit, we observed no evidence of an approved underwriting policy to regulate the acceptance of clients, the risks associated with the clients' portfolios, the determination of the appropriate insurance premium and associated claims and the business sustainability of the entity.

Risk

1.3.3.7 Potential risks associated with clients' portfolios may not be adequately examined. This may lead to acceptance of high-risk clients, understatement of insurance premium and inability to fund timely disbursement of claims. This may lead to misappropriation of the entity's funds.

1.3.3.8 Management may be non-compliant with Regulation No. CBL/RSD/INS/006/2016 of the Insurance Act of 2013.

Recommendation

1.3.3.9 Management should approve and operationalize the draft underwriting policy to provide the platform for a systematic consistent and transparent framework that balances risks with profitability while treating applicants fairly compliant with the regulations. The policy should catalogue clear criteria for assessing all relevant risk factors, the necessary data required to facilitate comprehensive risks assessment, guidelines for ensuring that premium and interest risks are priced appropriately to cover expected claims/losses, administrative costs and provision for maintaining a long-term financial sustainability of the entity. The policy should also outline options for managing high-risks cases, such as approving with modifications (higher premium or exclusions) or denying coverage entirely if the risks are too high.

1.3.3.10 Evidence of approved underwriting policy should be adequately documented and filed to facilitate future review.

Management's Response

1.3.3.11 Management acknowledges your observation and recommendation(s). Management will ensure the Technical/Underwriting Manual is approved and operationalized immediately.

Auditor General's Position

1.3.3.12 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3.4 Irregularities Associated with Business Promotion and Acquisition Expenditures

Criteria

1.3.4.1 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister.

1.3.4.2 Regulation P.9 (2) of the PFM Act of 2009 as amended and restated 2019 states that "Payments except for statutory transfers and debt services shall be supported by invoices, bills and other documents in addition to the payment vouchers."

Observation

1.3.4.3 During the audit, we observed the following irregularities associated with Business Promotion and Acquisition Expenditures of the entity:

- No evidence of clearly defined processes, rates/thresholds and approval limits for disbursement of Business Promotion and Acquisitions expenditures in the draft financial manual or the decree of the entity.

- Business Promotion and Acquisitions expenditures amounting to US$ 43,900.00 & L$ 386,000.00 for FY 2024 and US$ 9,200.00 for FY 2025 were disbursed in the name of staff without evidence of subsequent disbursement to businesses. **See annexures 2a, 2b and 2c for details.**

- No evidence of adequate supporting documents for Business Promotion and Acquisitions expenditures amounting to US$16,600.00 & L$147,750.00 for FY 2024 and US$ 19,700.00 for FY 2025. **See tables 1a, 1b and 1c below for details.**

- No evidence of subsidiary ledger for Business Promotion and Acquisition

Expenditures. Business Promotion and Acquisition Expenditures were obtained directly from the bank statements.

Table 1a: Irregularities Associated with Business Promotion and Acquisition Expenditures

No	Date	Payee	Description	Reference #	Amount (US$)
1	12-Nov-24	Prince T. Freeman	Transaction represents payments as business promotion for meeting to be held at the Ministry of Internal Affairs for potential businesses of medical Insurance for life and non-life.	NICOL-626-2024	1,000.00
2	10-Oct-24	Alieu Blamo Kamara	Transaction represents payments for business promotion	NICOL-1249-2024	500
Total					**1,500.00**

Table 1b: Irregularities Associated with Business Promotion and Acquisition Expenditures

No	Date	Payee	Description	Ref #	LRD ($)
1	31-Oct-24	Laffor William Momo	Transaction represents payments for business promotion	NICOL -614-2024	147,750.00
Total					**147,750.00**

Table 1c: Irregularities Associated with Business Promotion and Acquisition Expenditures

No	Date	Payee	Description	Ref #	US ($)
1	19-Feb-25	Prince T. Freeman	Transaction represents payments for business promotion for Central Bank of Liberia (CBL) medical, Life and Auto Insurance policies	NICOL-GEN EX-05-02-25	2,500.00
2	17-Feb-25	Prince T. Freeman	Transaction represents payments for business promotion and lunch with the Special Advisor to the President	NICOL- GEN EX-03-02-25	2,350.00
3	22-Jan-25	Andreas P. Lomax	Transaction represents payments as business promotion.	NICOL-015-01-2025	2,000.00
Total					**6,850.00**

Risk

1.3.4.4 In the absence of clearly defined processes, thresholds and approval limits for disbursement of business promotion expenditures, funds for business promotion maybe disbursed on a discretionary basis. This may lead to misappropriation of the entity's funds.

1.3.4.5 Management should ensure that all Business Promotion and Acquisition Expenditures are made in the names of legitimate Paying cash to employee for subsequent disbursement to vendors may facilitate misappropriation of funds. This practice may also lead to Management override of the procurement processes by completing disbursement without facilitating due procurement processes.

1.3.4.6 In the absence of adequate supporting documents, the validity, occurrence, and accuracy of payments may not be assured. This may lead to misappropriation of the entity's funds. The absence of adequate supporting documentation for transactions may also lead to fraudulent financial management practices, through the processing and disbursement of illegitimate transactions.

1.3.4.7 In the absence of subsidiary ledger for Business Promotion and Acquisition Expenditures, the completeness and accuracy of Business Promotion and Acquisition Expenditures may not be assured. This may lead to misstatement of Business Promotion and Acquisition Expenditures and subsequently the financial statements.

Recommendation

1.3.4.8 Management should account for Business Promotion and Acquisition Expenditures amounting to US$ 16,600 & L$ 147,750 for FY 2024 and US$ 19,700.00 for FY 2025 disbursed to employees without evidence of subsequent remittances to businesses and adequate supporting documentation, as part of Management's response to this Management Letter.

1.3.4.9 Going forward, Management should update the draft financial manual to include comprehensive procedures for processing business promotion expenditures. The policy should include provisions for activities over initiation, processing and authorization of business promotion, rates/thresholds based on the monetary value of incoming businesses and authorization limits.

1.3.4.10 Management should ensure that Business Promotion and Acquisition Expenditures are comprehensively budgeted for and subsequently approved in the annual internal budget of the entity. Subsequently, Management should ensure that all disbursements of Business Promotion and Acquisition Expenditures are disbursed within the approved budgetary limits.

1.3.4.11 businesses supported by the relevant documentation including business proposals, evidence of subsequent receipt of business, and contracts of policy holders acquired as a result of Business Promotion and Acquisition Expenditures where applicable.

1.3.4.12 Management should develop and operationalize subsidiary ledgers for Business Promotion and Acquisition Expenditures to facilitate comprehensive and timely recording of all Business Promotion and Acquisition Expenditures.

1.3.4.13 Evidence of approved financial manual, approved internal budget, subsidiary ledger, and all relevant supporting records of Business Promotion and Acquisition Expenditures should be adequately documented and filed to facilitate future review.

Management's Response

1.3.4.14 Management acknowledges your observation and recommendation(s). Management will ensure the Business promotion/acquisition process as recommended are adhere to going.

1.3.4.15 *"Business promotion in insurance involves insurers buying or compensating individuals to obtain business from a client. Similarly, insurers also pay commission as a percentage of the premium paid to individuals or brokerage firms for offering businesses to the insurer. This is a practice in insurance. These commissions range from 1% to 20% depending on the nature and complexity of the business". This was culled from section 4.2.1 of the Central Bank of Liberia (CBL) Spot Examination of NICOL in May 2025. See Exhibit D.*

1.3.4.16 *The Board of Directors in her Q2'24 sitting minutes held on July 13, 2025, authorized the Managing Director to have a withdrawal limit of US$5,000 or its equivalent in Liberian Dollars for all transaction except payroll liabilities. Any payment exceeding the limit excluding payroll liabilities should get the approval of the Chairman of the Board in writing before proceeding with such withdrawal. See Exhibit E. It was also under this premise that we commenced the preparation of the Draft Financial Accounting Procedures Manual which, after completion, will include update(s) for comprehensive documentation of the Business Promotion process from start to end as recommended in detail by the GAC.*

1.3.4.17 *Management shall also ensure that all payments made for Business Promotion will be in accordance with approved yearly budget and shall be recorded in the subsidiary ledger At the office and supporting documentation filed for future review.*

1.3.4.18 *Kindly find attached supporting documents (vouchers, approvals, etc.) for business promotion per the amounts in USD and LRD in tables 1a, 1b and 1c for your review in Exhibits 1a-1c.*

Auditor General's Position

1.1.1.1 We reviewed the documents subsequently submitted by Management, after our audit execution. Therefore, we have adjusted the transactions without evidence of adequate supporting documents to (US$16,600.00 – US$15,100.00) US$1,500.00, (L$147,750.00 – L$0.00) L$147,750.00 and (US$19,700.00 – US$12,850.00) 6,850.00 to be accounted for by Management. Therefore, we maintain our recommendations. We will follow up on the implementation of our recommendations during subsequent audit.

1.1.1.2 Further, Management provision of documents after our review, does not guarantee Management effective control of expenditure liquidation and document management. Going forward, Management should ensure that requested documents for audit purposes are submitted in a timely manner.

1.3.5 No Automated Financial Management System/ Accounting Software

Criteria

1.3.5.1 Regulation I. A.5 (1) of the PFM Act of 2009 states "A head of government agency shall with the approval of the Minister issue an accounting manual to suit the operations and regulate the financial matters of the Government agency, indicating:

A. The duties to be performed by specified officers,

B. The accounts to be kept and returns to be submitted, and

C. Such other instructions as may be required for the proper conduct of the financial matters of the Government agency.

1.3.5.2 Furthermore, Regulation I. A.5 (1) of the PFM Act of 2009 requires the accounting manual shall contain relevant procedures for the keeping of accounts, preparation and format of financial statements, Government agency chart of accounts, and all administrative issues relating to the keeping and preparation of government accounts."

Observation

1.3.5.3 During the audit, we observed no evidence of an automated financial management system or an accounting software to facilitate comprehensive, real-time and accurate recording of financial transactions.

Risk

1.3.5.4 The completeness and accuracy of accounting transactions may not be assured. This may lead to misstatement of the financial statements of the entity.

1.3.5.5 Accounting data security, integrity, completeness and accuracy may be impaired.

1.3.5.6 Management may not account for all of its transactions.

Recommendation

1.3.5.7 Management should procure and operationalize a functional accounting software to facilitate complete, accurate and real-time recording of all financial transactions of the entity.

1.3.5.8 An automated control should be established such that transactions (along with supporting documents) posted by a junior staff must be reviewed and approved by senior personnel before the transactions appear in the general ledger. Going forward, an automated linkage should be created between the general ledger, trial balance and the financial statements to facilitate completeness and accuracy of the financial statements.

1.3.5.9 Management should also facilitate the operationalization of the electronic document management system by ensuring all relevant source and supporting documents for transactions are scanned, attached to the transactions in the accounting software, archived and maintained to facilitate future review.

Management's Response

1.3.5.10 Management acknowledges your observation and recommendation(s). Management will ensure that an accounting software with insurance capability is sourced and operationalized immediately in accordance with PPCC regulation(s).

Auditor General's Position

1.3.5.11 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3.6 Inappropriate Financial Reporting Requirements

Criteria

1.3.6.1 Section 59(4A) of the PFM Act of 2009 as amended and restated 2019 - The accounts submitted under this section shall: be prepared in accordance with International Financial Reporting Standards and in accordance with any instructions issued by the Minister;

1.3.6.2 Regulation I.11 of the PFM Act of 2009 as amended and restated 2019 states - There shall be prepared by the head of government agency or an administrator or head of any Government agency and transmitted to the, the Minister and the Comptroller-General in respect of the year, accounts covering all Public Funds under his control. The accounts shall be submitted within a period of two months after the end of each fiscal year, or such other period as the Legislature may by resolution appoint, and shall include statements and documents to be specified in the International Public Sector Accounting Standards as adopted by the Government of Liberia.

1.3.6.3 Regulation M9 (2, 3) of the PFM Act of 2009 as amended and restated 2019 – (2) The financial statements of the entity shall comprise (a) a balance sheet of the assets and liabilities of the corporation as at the end of the year; (b) a statement of revenue and expenditure of the corporation for the year; (c) the cash flow statement of the corporation for the year.

1.3.6.4 (3) The financial statements shall be prepared and transmitted to the Auditor-General, the Minister, the sector minister, and the Bureau of State Enterprises by the head of the enterprise.

1.3.6.5 The objective of International Financial Reporting Standards 1 (IFRS 1) – First-time Adoption of International Financial Reporting Standards is to ensure that an entity's first IFRS financial statements, and its interim financial reports for part of the period covered by those financial statements, contain high quality information that:

a) is transparent for users and comparable over all periods presented;
b) provides a suitable starting point for accounting in accordance with International Financial Reporting Standards (IFRSs); and can be generated at a cost that does not exceed the benefits.

Observation

1.3.6.6 During the audit, we observed that the financial statements prepared by Management did not comply with the International Financial Reporting Standards (IFRSs) as required.

Risk

1.3.6.7 Management may be non-compliant with Section 59(4A), Regulation I.11 and Regulation M9 (2, 3 of the PFM Act of 2009 as amended and restated 2019.

1.3.6.8 Fair presentation, full disclosure, understandability, comparability and reconciliation of the financial statements may be impaired.

Recommendation

1.3.6.9 Management should develop, approve and operationalize a plan to fully transition to IFRS as its financial reporting framework as mandated by the GoL and in accordance with the requirements of IFRS.

1.3.6.10 The approved transition should be fully operationalized within six (6) months after the issuance of the Auditor General's report to the National Legislature.

Management's Response

1.3.6.11 Management acknowledges your observation and recommendation(s). Management will ensure that our transition to IFRS is fully operationalized within the approved/recommended time frame.

Auditor General's Position

1.3.6.12 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3.7 Irregularities Associated with Petty Cash Management

Criteria

1.3.7.1 Regulation I. A.5 (1) of the PFM Act of 2009 states "A head of government agency shall with the approval of the Minister issue an accounting manual to suit the operations and regulate the financial matters of the Government agency, indicating:

D. The duties to be performed by specified officers,
E. The accounts to be kept and returns to be submitted, and
F. Such other instructions as may be required for the proper conduct of the financial matters of the Government agency.

1.3.7.2 Furthermore, Regulation I. A.5 (1) of the PFM Act of 2009 requires the accounting manual shall contain relevant procedures for the keeping of accounts, preparation and format of financial statements, Government agency chart of accounts, and all administrative issues relating to the keeping and preparation of government accounts."

1.3.7.3 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister.

1.3.7.4 Section 5.1 of the financial and accounting policy states that "The NICOL shall operate a petty cash system to take care of unforeseen and small day to-day operational transactions. The petty cash shall be used only for small incidental expenditures and not as a method to bypass the government disbursement and procurement policies and procedures".

1.3.7.5 Section 5.3, b of the financial and accounting policy states that "Ensure that petty cash fund be disbursed only for unforeseen expenses not exceeding US$100 and with appropriate documentation. Transactions shall not be split to avoid the US$100 limitation".

Observation

1.3.7.6 During the audit, we observed the following irregularities associated with the management of petty cash of the entity:

- No evidence of approved petty cash policy.
- The nature of petty cash transactions was inconsistent with the financial and accounting policy on petty cash (example purchase of fuel).
- No evidence of periodic liquidation reports for the replenishment of petty cash transactions.
- Management made several payments for the provision of various goods and services above the petty cash threshold for the period under audit. **See Table 2 below for details**.

Table 2: Irregularities Associated with Petty Cash Management

No.	Date	Description	Payee	Reference #	Amount (US$)
1	30/9/2024	Amount represents payment for petty cash as per attached Purchase of Fuel.	Petty cash	NICOL-145	400.00
2	22/07/2024	Amount represents payment for petty cash as per attached. Gasoline for MD office.	Petty cash	NICOL-07-016	200.00
3	18/07/2024	Amount represents payment for petty cash as per attached. Gasoline to RIA.	Petty cash	07-019	200.00
4	24/06/2024	Amount represents payment for petty cash as per attached.	Petty cash	06-060	220.00
5	24/06/2024	Amount represents payment for Gasoline.	Petty cash	060	150.00
6	21/06/24	Amount represents payment for petty cash as per attached. Gasoline for MD the weekend.	Petty cash	NICOL-07-014	350.00
7	30/09/2024	Amount represents payment for petty cash as per attached.	Petty cash	NICOL-145-2024	520.00
8	30/05/24	Gasoline for the Generator	Petty cash	NICOL-05-068	250.00
9	16/08/24	Payment for the month of April INTERNET SERVICE	Petty Cash	Not available	345.00
10	16/07/24	Profession Service Fees	Petty Cash	Not available	320.00
Total					**2,955.00**

Risk

1.3.7.7 In the absence of an approved petty cash policy, petty cash may be used on a discretionary basis. This practice may facilitate non-compliance with approved procurement laws and regulations.

1.3.7.8 Inconsistency in transactions may facilitate non-compliance with approved procurement laws and regulations and the approved petty cash policy.

1.3.7.9 Replenishing petty cash without evidence of expenditure/liquidation reports may lead to misappropriation of petty cash funds.

Recommendation

1.3.7.10 Management should provide substantive justification for facilitating the disbursement of petty cash expenditures in excess of the threshold/limit indicated in the draft financial and accounting policy. Going forward, Management should ensure that expenditures are always within the approved petty cash limits.

1.3.7.11 Going forward, Management should approve and operationalize the financial and accounting policy on petty cash and ensure that proper records are maintained. Management should also ensure that the nature and threshold for petty cash transactions are consistent with the approved petty cash policy of the entity.

1.3.7.12 Management should facilitate the timely liquidation of petty cash transactions through preparation and approval of periodic expenditure reports before petty cash is replenished. Evidence of periodic expenditure/liquidation reports along with all supporting records should be adequately documented and filed to facilitate future review.

Management's Response

1.3.7.13 Management acknowledges your observation and recommendation(s). Management agrees that the petty cash threshold was exceeded. This occurred due to the urgent nature of the expenditure(s), which required immediate cash settlement to avoid disruption to operations. Prior approval was obtained, and all supporting documentation was maintained.

1.3.7.14 Management will strengthen compliance related to the petty cash policy and your recommendation(s) going forward.

Auditor General's Position

1.3.7.15 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.3.8 Irregularities Associated with Salary Advances

Criteria

1.3.8.1 Regulation I. A.5 (1) of the PFM Act of 2009 as amended and restated 2019 states "A head of government agency shall with the approval of the Minister issue an accounting manual to suit the operations and regulate the financial matters of the Government agency, indicating:

A. The duties to be performed by specified officers,
B. The accounts to be kept and returns to be submitted, and
C. Such other instructions as may be required for the proper conduct of the financial matters of the Government agency.

1.3.8.2 Furthermore, Regulation I. A.5 (1) of the PFM Act of 2009 requires the accounting manual shall contain relevant procedures for the keeping of accounts, preparation and format of financial statements, Government agency chart of accounts, and all administrative issues relating to the keeping and preparation of government accounts."

1.3.8.3 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister.

Observation

1.3.8.4 During the audit, we observed the following irregularities associated with the disbursement of salary advances:

- No evidence of approved salary advance policy.
- No evidence of supporting documents for salary advances.
- The total payment amounting to US$34,470.00 was disbursed to staff without evidence of consistent monthly payroll deductions. **See table 3 for details.**

Table 3: Irregularities Associated with Salary Advances for FY24

No.	Staff Name	Staff Position	Month Without Deduction	Salary Advance Amount (USD)	Total Repayment Amount (USD)	Outstanding Balance (USD)
1	A. Nortu Jappah Jr.	Managing Director	December 2024 April 2025	$17,000.00	$9,000.00	$8,000.00
2	Charlotte Y. D. Kpanah	Comptroller	December 2024	$2,000.00	$2,000.00	-
3	Joseph Sando Momolu Sr.	Board Chairman	October 2024 November 2024 December 2024 January 2025 February 2025	$9,000.00	$2,000.00	$7,000.00
4	Byron A. Russ	Marketing Manager	July 2024 September 2024	$750.00	$750.00	-

No.	Staff Name	Staff Position	Month Without Deduction	Salary Advance Amount (USD)	Total Repayment Amount (USD)	Outstanding Balance (USD)
			December 2024			
5	Vassay S. Konneh	Human Resource Manager	April 2024 May 2024 June 2024 July 2024 August 2024 December 2024 April 2025	$4,000.00	$4,000.00	-
6	Abraham B. Bonugee	Secretary/IT Specailist	April 2024 May 2024 June 2024 July 2024 August 2024 September 2024 October 2024 November 2024 December 2024	$200.00	$200.00	-
7	Varney Cole	Driver/Marketing Officer	May 2024 June 2024 July 2024 August 2024 September 2024 October 2024 November 2024 December 2024 January 2025	$250.00	$180.00	$70.00
8	Yamah Borvor	Janitor/ Messenger	July 2024 August 2024 September 2024 October 2024 November 2024 December 2024 January 2025 February 2025	$200.00	$180.00	$20.00
9	Georgetta D. S. H. Govego	Receptionist	July 2024 August 2024 September 2024 October 2024 November 2024 December 2024	$250.00	$250.00	0
10	Tonia Kromah	Janitor/ Messenger	June 2024 July 2024 August 2024 September 2024 October 2024	$120.00	$120.00	

No.	Staff Name	Staff Position	Month Without Deduction	Salary Advance Amount (USD)	Total Repayment Amount (USD)	Outstanding Balance (USD)
			November 2024 December 2024 January 2025 February 2025			
11	Prince T. Freeman	Account Clerk	June 2024 July 2024 August 2024 September 2024 October 2024 November 2024 December 2024 January 2025	$100.00	$100.00	
12	Patricia L. Paye	Underwriter Life/ Medical	July 2024 August 2024 September 2024 December 2024	$600.00	$600.00	
Total				**$34,470.00**	**$19,380.00**	**$15,090.00**

Risk

1.3.8.5 Salary advances may be distributed on a discretionary basis, in the absence of a policy.

1.3.8.6 In the absence of adequate supporting documents, the validity, occurrence and accuracy of payments may not be assured. This may lead to misappropriation of public funds. The absence of adequate supporting documentation for transactions may also lead to fraudulent financial management practices, through the processing and disbursement of illegitimate transactions.

1.3.8.7 In the absence of timely repayment of salary advances, funds paid out to employees may not be recovered. This may lead to misappropriation of the entity's funds.

Recommendation

1.3.8.8 Management should fully account for salary advances made without adequate supporting documents comprehensively catalogued in Table 3 above, as part of Management's response to this Management Letter.

1.3.8.9 Going forward, Management should develop, approve and operationalize a policy on salary advances and ensure that proper records are maintained. The policy should include provisions for the threshold of the amount to be disbursed based on the monthly salary of the employee, the timing and method of repayment, penalties for non-compliance, as well as activities over initiation, authorization, processing and recording of salary advances.

1.3.8.10 Management should ensure that repayments of salary advances are enforced consistent with the approved policy.

1.3.8.11 Management should conduct periodic reconciliation of salary advances and repayments. Variances identified should be investigated and resolved where applicable in a timely manner. Evidence of periodic reconciliation reports should be adequately documented and file to facilitate future review.

1.3.8.12 Evidence of salary advance expenditures, salary advance schedules/ledger and all relevant supporting records should be adequately documented and filed to facilitate future review.

Management' Response

1.3.8.13 Management acknowledges your observation and recommendation. All payments have been recovered except for the Managing Director and the Board Chairman. The Managing Director received an advance of US$15,000 and not US$17,000 as stated. Management didn't make any deduction in December due to the festive season. However, we a committed to updating and implementing your recommendation(s) going forward.

1.3.8.14 Kindly find supporting documents in Exhibits F1, 2, 3, 4.

Auditor General's Position

1.3.8.15 Management's assertions did not adequately address the issues raised. Management did not provide the approved payrolls with the monthly deductions and other supporting documents for salary advances for the period under audit. Therefore, we maintain our findings and recommendations. We will follow up on the implementation of our recommendations during subsequent audit.

1.3.9 Untimely Submission of Financial Statements

Criteria

1.3.9.1 Regulation I.11 of the PFM Act of 2009 as amended and restated 2019, Annual Government Agency Accounts, states: "(1) There shall be prepared by the head of government agency or an administrator or head of any Government agency and transmitted to the, the Minister and the Comptroller-General in respect of the year, accounts covering all Public Funds under his control. The accounts shall be submitted within a period of two months after the end of each fiscal year, or such other period as the Legislature may by resolution appoint, and shall include statements and documents to be specified in the International Public Sector Accounting Standards as adopted by the Government of Liberia".

Observation

1.3.9.2 During the audit, we observed that Management did not make available the annual financial statements two months after the end of the fiscal period to the Offices of the Auditor General and the Comptroller and Accountant General as required.

Risk

1.3.9.3 Management may be non-compliant with Regulation I.11 of the PFM Act of 2009 as amended and restated 2019.

1.3.9.4 Failure to provide financial statements in a timely manner, may impair relevance and usefulness of the financial statements. Stakeholders may not be able to make decisions in a timely manner.

Recommendation

1.3.9.5 Management should provide explanation for failing to make available the annual financial statements in accordance with the regulations.

1.3.9.6 Going forward, Management should facilitate timely presentation of financial statements to the Offices of the Auditor General and the Comptroller and Accountant General two months after the end of the previous fiscal year in line with Regulation I.11 of the PFM Act of 2009 as amended and restated 2019. Evidence of approved financial statements should be adequately documented and filed to facilitate future review.

Management's Response

1.3.9.7 Management acknowledges your observation and recommendation(s). We have always submitted to the CAG office our Financial Statements in IPSAS format per their request quarterly since NICOL is partially subsidized by the Government of Liberia (partial payroll & rent). Some of the delays as you have outlined regarding the non-automation of our financials are result is one of many reasons for the delay.

1.3.9.8 However, Management is taking steps to address your observation and recommendation(s) and ensure timely reporting in IFRS format to the Legislature, Office of the CAG, Office of the Minister of Finance and Development Planning, Office of the Auditor General Office and procurement of an automated financial software to meet regulatory requirements in 2026 as recommended in section 1.3.5.

Auditor General's Position

1.3.9.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4 Personnel Management

1.4.1 No Evidence of Approved Human Resource Policies and Procedures

Criteria

1.4.1.1 The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Internal control framework on control activities states: "Institutions deploy control activities through policies that establish what is expected and procedures that put policies into action". Policies and procedures are established and implemented to help ensure that risk responses are effectively carried out within an entity.

Observation

1.4.1.2 During the audit, we observed no evidence of approved human resource policies and procedures to guide its human resource activities.

Risk

1.4.1.3 Failure to develop approved policies and procedures to guide the activities of the entity may lead to arbitrary decisions that may be non-compliant to applicable laws and regulations and may impair the achievement of the entity's objectives.

Recommendation

1.4.1.4 Management should approve and operationalize human resources policies and procedures for the effective and efficient operations of human resources activities of the entity.

1.4.1.5 Evidence of approved policies and procedures should be adequately documented and filed to facilitate future review.

1.4.1.6 Going forward, Management should perform periodic review to ensure consistency of approved human resources policies and practices at the entity.

Management's Response

1.4.1.7 Management acknowledges your observation and recommendation(s). Management will ensure that the Human Resource Policy is fully operationalized.

Auditor General's Position

1.4.1.8 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.2 Non-Competitive Recruitments

Criteria

1.4.2.1 Chapter III of the Employee Handbook states that "Employees (regular employees and civil servants) of NICOL shall be given preference in hiring for new or open positions, subject to their eligibility and credentials, their supervisor's recommendation, and the results of their Annual Performance Review".

1.4.2.2 Section 2.1.9 of the Employee Handbook states that "All individuals who fulfill the requirements for employment in Liberia are eligible to apply for positions. The criteria used to choose candidate considers their degree of academic success as demonstrated by their formal or professional qualifications as well as their level of experience in performing the duties of the position. It is acknowledged that the number of years of prior professional experience, the candidate's conduct during the interview, and the recommendations of former NICOL employees will also be considered.

1.4.2.3 Section 3.2 of the Employee Handbook states that "If possible, NICOL will shortlist the top three candidates after reviewing all the requirements for the role. Candidates will be shortlisted by the HRM and the direct supervisor of the role for which a candidate is being recruited". The DMDA and/or his or her designee(s) will extend invitations to the short-listed candidates to interview. In addition to technical, talent- based, and behavioral inquiries, the candidates will address question about the back ground and character.

These may involve a written, oral, or practical assessment of their skills and expertise. The final decision and candidate selection may be made by the MD or his designee(s) following assessment and suggestions. NICOL will request the names of references from candidates before hiring them. These references will be contacted to assess the applicant's work history, ability to fulfill job related duties, behavior, etc. To verify candidates' qualifications, NICOL retains the authority to require all applicants to take a pre-exam. The chosen applicant (regular employee) will be notified and given the opportunity to sign an employment contract and offer letter. These documents, which also include a job description outlining the duties and responsibilities of the position, describe the probationary period, the pay and benefits, and other terms of employment. In addition, the employee will get a copy of the NICOL Employee Manual (HR Policy), which contains a complete list of all guidelines, policies, and terms and circumstances related to employment. The employee must sign and place in their personnel file an acknowledge receipt attesting to their understanding of the handbook.

Observation

1.4.2.4 During the audit, we observed that Management did not facilitate competitive recruitment for several staff employed during the period under review. **See Tables 4a and 4b below for details.**

Table 4a: Non-Competitive Recruitments

No.	Employment Date	Name of Employee	Description	Position
1.	28-Mar-24	Vassy Sekou Konneh	CSA Staff	Manager Personnel
2.	29-Apr-24	Martee T. Verdier	CSA Staff	Medical Claim
3.	29-Apr-24	Mariama Kromah	CSA Staff	Senior Marketing Officer
4.	23-Oct-24	Charles K. Neor	NICOL Staff	Marketing Assistant
5.	29-Apr-24	Florence Harris	NICOL Staff	Claim Officer
6.	23-Oct-24	ELLOISE O.W. KEMAH	NICOL Staff	Senior Marketing Officer
7.	28-May-24	Frances Kpangbai	NICOL Staff	Snr. Non-life Underwriter
8.	23-Oct-24	Humphery C. Kumeh, Jr	NICOL Staff	Marketing Assistant
9.	23-Oct-24	Monsery Biki	NICOL Staff	Marketing Assistant
10.	08-Aug-24	Dweh Thomas Bedell	NICOL Staff	Chief Financial Officer
11.	15-Aug-24	Thomas Beyan, Jr	NICOL Staff	Snr. Claim Officer
12.	15-Aug-24	Efua Reynolds Doe	NICOL Staff	Life Under writer
13.	01-Aug-24	Tamia Kpunah Mabande	NICOL Staff	Legal & Board Secretary
14.	29-Apr-24	Patricia Q. K. George	NICOL Staff	Medical Claim Officer

Table 4b: Non-Competitive Recruitments

No.	Employment Date	Name of Employee	Description	Position
1	7-May-25	Gaylor Quaqua	NICOL Staff	IT Officer
2	25-Apr-25	Ranel T. Harlie	NICOL Staff	IT Officer
3	25-Apr-25	Roland Juoty Zammie	NICOL Staff	Hospital Concierge
4	25-Apr-25	Bindu A. Gailor	NICOL Staff	Senior Marketing Manager
5	25-Apr-25	Anthony K. Selmah	NICOL Staff	Under writer

Risk

1.4.2.5 Management may be non-compliant with Chapter III and Sections 2.1.9 and 3.2 of the Employee Handbook.

1.4.2.6 Management may recruit staffs that do not meet the required qualification and experience to contribute to the overall objectives of the entity.

Recommendation

1.4.2.7 Management should provide substantive justification for not facilitating competitive recruitment for employees catalogued in Tables 4a and 4b, as part of Management's response to this Management Letter.

1.4.2.8 Management should ensure that all recruitment activities are carried out in full compliance with the approved/adopted human resources policy.

1.4.2.9 Management should ensure that all employees' files contain the relevant supporting document indicative of proper vetting (an approved job description, publication of vacancies, job related test/ interview questions and background check information) in line with the approved/adopted human resources policy. Evidence of approved hiring records should be adequately documented and filed to facilitate future review.

Management's Response

1.4.2.10 Management acknowledges these observation and recommendation(s). However, due to the urgent nature of some of the hiring process, we did advertise some positions and did not advertised others. Going forward, NICOL will ensure that all recruitment activities are carried out in full compliance with the approved/adopted human resources policy as recommended.

Auditor General's Position

1.4.2.11 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.3 Inadequate Records in Personnel Files

Criteria

1.4.3.1 Chapter 5.8 of the CSA Standing Order of 2012 states that "the below listed documents make up the employee's file and must remain in the file as part of the employee's records:

a. Employment Letter
b. Resume
c. Credentials
d. Personal data
e. Job description
f. All subsequent warnings or commendation, and
g. Annual appraisal forms and related evaluation forms.

1.4.3.2 Chapter 3.1 of the recruitment policy states that "No employment shall be valid unless an offer letter, or contract signed by the MD/DMDA for Administration or PAN processed through the Civil Service Agency. For daily wage employment, the employment letter shall be issued by the HR Department.

1.4.3.3 Chapter 3.3.3 states "At the time of hire, each employee will receive a job description, which they must sign to indicate that they have read and agree to. According to job description, employees are expected to perform their tasks and obligations. The duties, responsibilities, and supervisor will be listed in the job description.

Observation

1.4.3.4 During the audit, we observed that Management did not maintain personnel records such as letter of applications, employment letters, credentials, job description, appointment, terms of reference, Personnel Action Notice (PAN), etc.

Risk

1.4.3.5 Management may be non-compliant with Chapter 5.8 of the CSA Standing Order of 2012/ Chapter 3 of the Human Resource Handbook of the entity.

1.4.3.6 Failure to maintain essential personnel records may lead to Management inability to manage or regulate the activities of its personnel effectively.

1.4.3.7 Management may recruit staffs that do not meet the required qualification and experience to contribute to the overall objectives of the entity. This may impair the achievement of the entity's objectives.

Recommendation

1.4.3.8 Management should ensure that all employees' files are updated to contain essential documents such as letter of applications, letter of employment, contracts, credentials, term of reference, police clearances, medical certificates, Personnel Action Notice (PAN), etc. to enable Administration regulate the activities of its personnel effectively.

1.4.3.9 Management should institute periodic review / inspection of personnel files to validate the completeness of personnel records.

1.4.3.10 Management should institute an electronic document management system by scanning all documents in employees' files and create electronic files for each employee. This control will facilitate more effective document retention and archiving system, along with manual records.

Management's Response

1.4.3.11 Management acknowledges your observation and recommendation(s) and will immediately implement going forward.

Auditor General's Position

1.4.3.12 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.4 Unapproved Salary Scales/Structure

Criteria

1.4.4.1 Regulation T.3 (1) (d, e and f) of the PFM Act of 2009 states "The head of every Management Unit shall keep records of all Personnel Emolument of staff employed in his management unit, to ensure that: (d) authorized establishments or manpower ceilings are not exceeded; (e) the amount of salary and other allowances authorized for payment to each staff is not exceeded; and (f) payments are not made on the payment voucher to staff who do not belong to the Agency or unit."

Observation

1.4.4.2 During the audit, we observed no evidence of an approved salary structure instituted at the entity.

Risk

1.4.4.3 Salaries may be disbursed and adjustments to payroll may be performed on a discretionary basis. This may lead to misapplication and misappropriation of the entity's funds.

Recommendation

1.4.4.4 Management should develop, approve and operationalize a salary structure to regulate salary disbursement at the entity. The approved salary structure should comprehensively catalog the various positions at the entity and respective pay grades for each position. Alternatively, Management should officially adopt and operationalize the GoL Harmonization Pay Grade for disbursement of salaries at the entity.

1.4.4.5 Management should ensure that all adjustments to the payroll are approved by the relevant authority, supported by the required documentation and consistent with approved salary structure and the Human Resource policy of the entity.

1.4.4.6 Evidence of approved salary structure, evidence of adoption of GoL Harmonization Pay Grade (where applicable), and all relevant supporting records for adjustments to the payroll should be adequately documented and filed to facilitate future review.

Management's Response

1.4.4.7 Management acknowledges your observation and recommendation(s) and will immediately implement going forward.

Auditor General's Position

1.4.4.8 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.5 No Automated Payroll Management System

Criteria

1.4.5.1 Section 36(1) of the Public Financial Management (PFM) Act of 2009 states that "it is a general responsibility under this Act for all government officials handling public financial transactions to ensure that financial information is reported in a timely, comprehensive, and accurate manner, in the manner prescribed in this Act, under its regulations, and in instruction issued by the Minister".

Observation

1.4.5.2 During the audit, we observed no evidence of an automated centralized payroll management system to facilitate the effective payroll management of the entity. The payroll was managed in MS excel.

Risk

1.4.5.3 Data integrity, security and completeness and accuracy of payroll records may be impaired.

1.4.5.4 In the absence of a centralized payroll management system, the computation of taxes, other deductions and net salaries may be impaired.

1.4.5.5 Management may not account for all its payroll transactions.

Recommendation

1.4.5.6 Management should procure and operationalize a functional payroll system to facilitate complete, accurate and real-time recording of all payroll transactions of the entity.

1.4.5.7 An automated control should be established such that transactions (along with supporting documents) posted by a junior staff must be reviewed and approved by senior personnel before the transactions appear in the payroll ledger. Going forward, an automated linkage should be created between the payroll ledger, trial balance and the financial statements to facilitate completeness and accuracy of the financial statements.

1.4.5.8 Management should also facilitate the operationalization of the electronic document management system by ensuring all relevant source and supporting documents for payroll transactions are scanned, attached to the transactions in the payroll and accounting software, archived and maintained to facilitate future review.

Management's Response

1.4.5.9 Management acknowledges your observation and recommendation(s) and will immediately implement going forward.

Auditor General's Position

1.4.5.10 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.6 Lack of Segregation of Duties in Payroll Management

Criteria

1.4.6.1 According to COSO Framework 2011, paragraph 148, "senior management and the board of directors establish the organizational structure and reporting lines necessary to plan, execute, control and periodically assess the activities of the entity. This goal is to provide for clear accountability and information flow within and across the overall entity, and its subunits".

Observations

1.4.6.2 During the audit, we observed no evidence that monthly payroll originated from the Human Resource Unit and forwarded to the Finance Unit for processing for the period January 1 to October 31, 2024.

1.4.6.3 Additionally, we observed no evidence that the payroll journals were subsequently submitted to heads of department/units to review and corroborate salaries to be disbursed to personnel of respective department/units.

1.4.6.4 Further, we observed no evidence that the Internal Audit Department performed post reconciliation among the net salary per the payroll journals, the debit instructions issued to the banks and the bank statements to corroborate that approved net salaries were reconciled to actual disbursements.

Risk

1.4.6.5 Lack of segregation of duties of such key functions may impair checks and balances, thereby, leading to misappropriation of the entity's fund.

1.4.6.6 Inadequate review of the payroll may lead to ghost or undeserving staff being compensated. This may also lead to salaries being paid for work not performed.

1.4.6.7 Approved adjustments to the payroll may not be implemented.

1.4.6.8 Unauthorized adjustments may be undetected leading to misappropriation of the entity's fund.

Recommendation

1.4.6.9 Management should facilitate segregation of duties and check and balances in the preparation of monthly payroll. All adjustments to the payroll should be cataloged by the Human Resource Department and submitted to the Finance Department for processing. Subsequently, the Finance Department should submit the adjusted payroll to the head of each department/units and the Human Resource Department for validation before submission to the finance department for processing.

1.4.6.10 The Internal Audit Department should facilitate post reconciliation among the net salary per the payroll journals, the debit instructions issued to the banks and the bank statements to corroborate that approved net salaries were reconciled to actual disbursements on a monthly basis.

1.4.6.11 Evidence of approved monthly payroll journals, approved adjustments to the payroll, post disbursement reconciliation and all other relevant supporting records should be adequately documented and filed to facilitate future review.

Management's Response

1.4.6.12 Management acknowledges your observation and recommendation(s) and will immediately implement going forward.

Auditor General's Position

1.4.6.13 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.7 Untimely Remittance of Personal Income Tax (PIT) for Non- Civil Servant Staff of NICOL

Criteria

1.4.7.1 Section 200 of the Revenue Code of Liberia 2000 as amended in 2011 requires that an annual income tax is hereby imposed on the annual taxable income of every natural person resident in Liberia (including resident Liberian citizens employed by an embassy, a diplomatic mission, or international organization). The tax is collected during the tax year in accordance with the withholding rules of Section 905 or the advance payment rules of Section 904.

1.4.7.2 Further, Section 905 (J) and (M) of the Revenue Code of Liberia Act of 2000 states that; "Within 10 days after the last day of the month, payer described in (a) is required to remit to the tax authorities the total amount required to be withheld during the month", and (m) stipulates "a person who has a withholding obligation under this section and fails to withhold and remit the amount of tax required to be withheld is subject to Section 52 penalty for late payment and failure to pay".

Observation

1.4.7.3 During the audit, we observed untimely remittance of income tax for Non- Civil Servant staff of NICOL staff to the LRA for the periods under review. The total PIT for FY 2024 amounting to US$11,539.03 and January- April 2025 amounting to US$ 6,552.42 was remitted to the General Revenue Account on September 25 and October 2, 2025. **See table 5 below for details.**

Table 5: Untimely Remittance of Personal Income Tax (PIT) for Non- Civil Servant Staff of NICOL

Period	Description	Amount (US$)	Date of Remittance
FY 2024	PIT	11,539.03	2-Oct-25
January- April 2025	PIT	6,552.42	25-Sep-25

Risk

1.4.7.4 Untimely remittance of PIT may deny GoL of the much-needed tax revenue.

1.4.7.5 Management may be noncompliant with Section (905) J. of the Revenue Code of Liberia 2000, which may result in to penalties for late payment and failure to pay. Please see Section 52 of the Revenue Code of Liberia as referenced above.

1.4.7.6 Untimely remittance of PIT may lead to an overstatement of the cash book and subsequently the financial statements.

Recommendation

1.4.7.7 Management should provide substantive justification for untimely remittance of PIT comprehensively catalogued in Table 5 above, as part of Management's response to this Management Letter.

1.4.7.8 Going forward, Management should withhold PIT on all disbursement of remunerations and facilitate full remittance of PIT to the general revenue account in keeping with Section 905 (J) of the Revenue Code of Liberia Act of 2000 as amended in 2011.

1.4.7.9 Evidence of remittance including original copies of flag receipts and other supporting records should be adequately documented and filed to facilitate future review.

Management's Response

1.4.7.10 Management acknowledges your observation and recommendation(s). The delay in forwarding PIT was primarily an administrative oversight. However, we have addressed the issue, including the immediate settlement of all outstanding arrears from January 2024 to August 2025 including penalties and interest and will avoid the delay in remittance of PIT going forward. See Exhibit I(A), I(B) I(C).

Auditor General's Position

1.4.7.11 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.8 Untimely Remittance of Social Security Contributions

Criteria

1.4.8.1 Section 89.16(a) of the NASSCORP New Act and published February 13,2017 states that "The contribution payable under this Act in respect of an employee shall comprise contribution payable by the employer (hereinafter referred to as the employer's contribution) and contribution payable by the employee (hereinafter referred to as the employee's contribution) and shall be paid to the Corporation. Contribution rate shall be total 10% of the total gross remuneration of each employee; 2% under the Employment Injury Scheme payable by the employer; 4% employer contribution and 4% employee contribution to be remitted by the employer."

Observation

1.4.8.2 During the audit, we observed that Management did not facilitate timely remittance on employees' and employer's contributions for NICOL staff to NASSCORP for the periods under review. The total Social Security Contributions for FY 2024 and January- September 2025 was remitted to NASSCORP on August 26 and September 12, 2025. **See table 6 below for details.**

Table 6: Untimely Remittance of Social Security Contributions

Period	Description	Amount (US$)	Date of Remittance
FY 2024	Social Security Contributions	3,823.00	26-Aug-25
January- April 2025	Social Security Contributions	2,194.44	12-Sep-25

Risk

1.4.8.3 Management may be non-compliant with the NASSCORP Act of 2017 which may result to penalties and fines.

1.4.8.4 Potential retirees of NICOL may be denied required pension benefits due to non-compliance with the Regulation.

1.4.8.5 The completeness and accuracy of social security contributions for employees may be misstated. This may lead to inaccurate computation of employees' social security benefits.

1.4.8.6 Untimely remittance of social security contributions may lead to misapplication / misappropriation of social security funds.

Recommendation

1.4.8.7 Management should provide substantive justification for untimely remittance of Social Security's contributions from retirees / pensioners.

1.4.8.8 Management should facilitate comprehensive and accurate computation of social security benefits by ensuring social security computations are derived on the basis of total earnings, as required by the Regulations.

1.4.8.9 Management should ensure that a comprehensive reconciliation is performed with NASSCORP records to ensure that individual employees social security contributions are duly allocated and compiled to validate the completeness and accuracy of employees' social security contributions.

1.4.8.10 Management should facilitate full payment of employees and employer's contributions to NASSCORP on a consistent and timely basis.

1.4.8.11 Going forward, monthly remittance of Social Security's contributions should be accompanied by a listing of employees and their social security numbers for ease of allocation to employees' NASSCORP accounts respectively.

1.4.8.12 Evidence of remittances of monthly social security contributions and all relevant supporting records should be adequately documented and filed to facilitate future review.

Management's Response

1.4.8.13 Management acknowledges your observations and recommendation regarding delay in payment of Social Security contributions. The delay was due to administrative oversight. However, we have been taken to address the issue, including the immediate settlement of all outstanding arrears from January 2024 to August 2025 including penalties and interest and will avoid the delay in remittance of SSI payment. See Exhibits H(a) and H(b).

Auditor General's Position

1.4.8.14 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.9 No Approved Job Description

Criteria

1.4.9.1 The Committee of Sponsoring Organizations (COSO) of the Treadway Commission Framework requires Board's oversight responsibilities including providing advice and direction to management, constructively challenging management, approving policies and transactions, and monitoring management's activities. Consequently, the board of directors is an important element of internal control. The board and senior management establish the tone for the organization concerning the importance of internal control and the expected standards of conduct across the entity.

Observation

1.4.9.2 During the audit, we observed that Management did not comprehensively catalog approved job descriptions for each personnel at all level of the organization. **See Annexure 3 for details.**

Risk

1.4.9.3 In the absence of an approved job description for staff, work may be performed on a discretional basis.

1.4.9.4 Clearly defined task for employees may not be established. This may impair the level of service and productivity of staff and the measure of monitoring and evaluating staff performance.

Recommendation

1.4.9.5 Management should comprehensively catalog approved job descriptions for each personnel at all levels of the organization. The approved job description should be included in all employees' employment letter and made available to employees before commencement of service. A formal communication detailing approved job descriptions should be forwarded to all existing staff. The approved job description should be periodically adjusted to reflect the current operations of the entity.

1.4.9.6 Management should ensure that employees are familiarized with and capacitated to perform approved job descriptions. Management should facilitate the performance of periodic training to upgrade the capacity of staff to perform approved roles and responsibilities.

1.4.9.7 Evidence of approved job description, subsequent adjustments and periodic training of staff should be adequately documented and filed to facilitate future review.

Management's Response

1.4.9.8 Management acknowledged your observation and recommendation(s) and will immediately implement going forward.

Auditor General's Position

1.4.9.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.10 Lack of Approved Organogram

Criteria

1.4.10.1 The Committee of Sponsoring Organizations (COSO) of the Treadway Commission Framework requires Board's oversight responsibilities including providing advice and direction to management, constructively challenging management, approving policies and transactions, and monitoring management's activities. Consequently, the board of directors is an important element of internal control. The board and senior management establish the tone for the organization concerning the importance of internal control and the expected standards of conduct across the entity.

Observation

1.4.10.2 During the audit, we observed no evidence of an approved organogram showcasing approved hierarchical structure/chain of command of the entity and line of reporting.

Risk

1.4.10.3 The concepts of segregation of duties and checks and balances may not be achieved which may impair effective coordination, reporting and the operations of the entity.

1.4.10.4 A clearly defined reporting structure may not be established thereby impairing segregation of duties and checks and balances.

Recommendation

1.4.10.5 Management should develop, approve and operationalize an organogram that details established hierarchical structure, clearly defined reporting channels and authorities and responsibilities within the entity. The approved organogram should be reflective of the current operations and practices at the entity. Evidence of approved organogram should be adequately documented and filed to facilitate future review.

Management's Response

1.4.10.6 *Management acknowledges your observation and recommendation(s). Kindly see management approved organogram as at May 2, 2025 in Exhibit J.*

Auditor General's Position

1.4.10.7 Management's assertions were not supported by documentary evidence. Management did not submit evidence of an approved organogram as asserted in Management's response. Therefore, we maintain our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.11 Irregularities Associated with Attendance Log

Criteria

1.4.11.1 Chapter 5 Section 5.1.1 of the CSA Standing Order of 2012 states that Employees of the Civil Service are normally required to work 5 days per week. Normal working hours are from 8:00 a.m. to 4:00 p. m. subject to the approval of supervisors. A period of one hour is allowed for lunch. No employee is permitted to leave his place of work without the knowledge of his supervisor."

1.4.11.2 Section 17.11 of the Decent Work Act of 2015 states, "(a) An employer shall keep an accurate record of work performed by each employee and the remuneration paid for such work. (b) An employer shall keep the records required under this section throughout the employment of any employee, and for a period of five years following the termination of the employee's employment.

1.4.11.3 During the audit, we observed the following irregularities associated with the daily attendance logs of the entity:

- No evidence of attendance log for the period January 1, to May 31, 2024.
- Daily attendance logs were not adequately supervised or monitored by staff of the Human Resource Department.
- No evidence of periodic validation / spot check of the attendance logs to authenticate the validity of information recorded.
- No evidence of approved and updated personnel roster.

Risk

1.4.11.4 Failure to maintain and monitor comprehensive personnel attendance records may result to compensation of non-deserving employees. This practice may cultivate an inappropriate work culture at the entity and may subsequently impair the operations and performance of the entity.

1.4.11.5 The absence of comprehensive and accurate attendance logs to monitor staff on a daily basis may lead to ghost or undeserving staff being compensated. This may also lead to salaries being paid for work not performed.

Recommendation

1.4.11.6 Management should ensure that all staff sign the daily attendance records. The daily attendance sheet should include the following columns: name of employee, department, position, signatures and time for in and out periods.

1.4.11.7 Management should conduct periodic spot checks to ascertain the authenticity of the attendance records. The attendance records including spot checks records should be adequately documented and filed to facilitate future review.

1.4.11.8 Management should ensure that personnel attendance records are regularly monitored by a designated staff and that employees should be reprimanded in line with the entity's employees' handbook for failing to report to work. Evidence of periodic monitoring should be adequately documented and filed to facilitate future review.

1.4.11.9 Subsequently, Management should ensure that staff attendance processes are fully automated to facilitate effective monitoring, data integrity and accurate record keeping.

1.4.11.10 Staff attendance records should also be utilized during the monthly processing of payroll. Delinquent staff should be penalized consistent with the approved human resource policy.

Management's Response

1.4.11.11 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented.

Auditor General's Position

1.4.11.12 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.4.12 No Employees Performance Appraisal

Criteria

1.4.12.1 Chapter 8, Section 1, reports 8.1.1 of the Civil Servants Standing Order of 2021 provides that "all classified Civil Servants shall have their work performance appraised at the end of the calendar year. Performance Appraisal Reports shall be completed by officers who are the immediate supervisors of those being appraised. Reports shall be made on the standard performance appraisal report form and a copy of which shall be forwarded to the Director General within 15 working days of the end of the calendar year".

Observation

1.4.12.2 During the audit, we observed no evidence that Management conducted performance evaluation for some of its employees during the fiscal year ended December 31, 2024 as required. See Annexure 4 for details.

Risk

1.4.12.3 The lack of periodic performance appraisal may lead to unnoticed and/or consistent poor performance by employee of the entity, thereby impairing the achievement of the entity's objectives.

1.4.12.4 In the absence of a documented performance evaluation system, employee development plan may not be achieved thereby impairing the achievement of the entity's objectives.

1.4.12.5 Employees may be promoted or demoted on a discretionary basis.

Recommendation

1.4.12.6 Management should facilitate the conduct of periodic performance evaluations for all staff. Performance goals should be clearly defined and documented for all positions.

1.4.12.7 Employees should be familiarized with performance goals and be given the opportunity to periodically evaluate themselves against set goals. Subsequently, performance managers/supervisors should evaluate the performance of assigned employees against set goals and update the employees about the result of the evaluation including areas of targeted development.

1.4.12.8 Management should solicit post feedback from employees about the fairness of the performance evaluation system and make adjustments where applicable.

1.4.12.9 Documentation for performance evaluation should be adequately filed to facilitate future review.

Management's Response

1.4.12.10 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

Auditor General's Position

1.4.12.11 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.5 Cash Management

1.5.1 Non-Preparation of Mobile Money Accounts Reconciliation Statements

Criteria

1.5.1.1 Regulation A.15(1) of the PFM Act of 2009 as amended and restated 2019 states: "The head of government agency must exercise all reasonable care to prevent and detect unauthorized, irregular, fruitless and wasteful expenditure, and must for this purpose implement clearly defined business processes, identify risk associated with these processes and institute effective internal control to mitigate these risks".

1.5.1.2 Regulation R.3 (6) of the PFM Act of 2009 as amended and restated 2019 states that "the balance of every bank account as shown in a bank statement shall be reconciled with the corresponding cashbook balance at least once every month; and the reconciliation statement shall be filed or recorded in the cash book or reference to the date and number thereof".

Observation

1.5.1.3 During the audit, we observed the following irregularities associated with the operation of the Mobile Money Account for the period under audit:

- No evidence of an approved policy to regulate the entity's Mobile Money Account transactions.

- No evidence that Management performed monthly reconciliation of the mobile money account for checks and balances.

Risk

1.5.1.4 In the absence of a policy, mobile money transactions may be performed on a discretionary basis. This practice may facilitate misapplication/misappropriation of the entity's funds.

1.5.1.5 In the absence of adequate supporting documentation for mobile money transactions, the validity, completeness, occurrence, and accuracy of expenditures may not be assured. This may lead to misappropriation of the entity's funds.

1.5.1.6 Failure to perform monthly reconciliation for the Mobile Money Account may lead to untimely detection of errors or omissions, and fraud. Management may not fully account for its transactions.

1.5.1.7 Failure to perform monthly reconciliation may lead to misappropriation of the entity's funds.

Recommendation

1.5.1.8 Management should develop, approve, and operationalize a policy to regulate the management of the entity's Mobile Money Account. The policy should include provisions for the following:

- Nature and time of mobile money transactions
- Float (the maximum amount of money) of the mobile account
- The ceiling (threshold) of individual Mobile money transactions
- Authorization levels and personnel responsible for disbursements
- Activities over processing and disbursement of mobile money transactions
- Activities over the replenishment (deposit) of the Mobile Money Account

1.5.1.9 Management should facilitate the timely preparation of the requisite supporting documents for all mobile money transactions consistent with the PFM Act before initiating disbursements.

1.5.1.10 Management should facilitate the timely preparation of reconciliation statements for all Mobile Money Accounts within two weeks after the end of the month as required.

1.5.1.11 Monthly reconciliation statements for each mobile money account maintained for the entity should be appropriately prepared and reviewed by senior-level staff with the required qualifications and competence. Errors and overdue reconciling transactions should be investigated and adjusted (where applicable) in a timely manner.

1.5.1.12 Management should ensure that all mobile money transactions and the closing cash balance of the mobile money account are disclosed in the cashbook and subsequently the financial statements.

1.5.1.13 Evidence of approved policy for the entity's mobile money account, monthly reconciliation statements for all mobile money accounts and all relevant supporting records for mobile money transactions should be adequately documented and filed to facilitate future review.

Management's Response

1.5.1.14 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

Auditor General's Position

1.5.1.15 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.5.2 Unapproved Monthly Bank Reconciliation Statements

Criteria

1.5.2.1 Regulation R.3(6) of the PFM Act of 2009 as amended and restated 2019 states that "the balance of every bank account as shown in a bank statement shall be reconciled with the corresponding cash book balance at least once every month; and the reconciliation statement shall be filed or recorded in the cash book or the reference to the date and number thereof.

Observation

1.5.2.2 During the audit, we observed that monthly bank reconciliation statements prepared for all of the ten (10) bank accounts maintained by Management were not reviewed and approved by the Comptroller and Chief Financial Officer for the period January 1, 2024 to August 31, 2024 as required.

Risk

1.5.2.3 Failure to adequately prepare, review and approve monthly bank reconciliation statements in a timely manner may lead to untimely detection of errors or omissions and fraud.

1.5.2.4 Management may not account for all of its transactions.

Recommendation

1.5.2.5 Management should ensure that monthly bank reconciliation statements are prepared, reviewed and approved for each operational and designated accounts established by the entity in a timely manner.

1.5.2.6 Evidence of approved monthly bank reconciliation reports should be adequately documented and filed to facilitate future review.

Management's Response

1.5.2.7 *Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.*

Auditor General's Position

1.5.2.8 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.6 Procurement Management

1.6.1 Irregularities Associated with Procurement Management

Criteria

1.6.1.1 Section 30 (1 and 2) of the Public Procurement and Concessions Act of 2005 as amended and restated in 2010 states: "(1) Each Procurement Committee shall constitute a Bid Evaluation Panel with the required expertise as and when required to evaluate bids solicited by the Procuring Entity. (2) A Bid Evaluation Panel shall be responsible for the evaluation of bids in accordance with the predetermined and Published evaluation criteria as outlined to bidders in the bid documents in accordance with this Act and shall prepare and submit evaluation reports and recommendations for award for the consideration of the Procurement Committee or the Head of the Procuring Entity as provided in the Schedule".

1.6.1.2 Section 32 (1, 2 and 3) of the Public Procurement and Concessions Act of 2005 as amended and restated in 2010 states: (1) "In order to participate in procurement proceedings, a bidder must qualify by meeting the criteria set by the Procuring Entity, which will normally include evidence of: (a) Professional and technical qualifications; (b) Equipment availability, where applicable; (c) Past performance; (d) After-sales service, where applicable; (e) Spare parts availability; (f) Legal capacity; (g) Financial resources and condition; and (h) Verification by the internal revenue authority of payment of taxes and social security contributions when due. (2) The qualification criteria set forth in subsection (1) of this Section shall be applied by examining, through investigation and collaboration with other relevant agencies, to ascertain whether or not the bidder meets the minimum qualification criteria established for the bid and not by using a point system for comparing the relative level of qualifications of participating bidders. (3) The Procuring Entity shall be entitled to demand qualification documentation from potential bidders in formal prequalification proceedings, or as a required component of a bid submission".

Observation

1.6.1.3 During the audit, we observe the following irregularities associated with the procurement system:

- There was no functional procurement committee evidence by the absence of meeting minutes and periodic reports.
- There was no evidence of periodic (quarterly) procurement activities reports submitted to PPCC.

- No evidence of application of the requisite methods (Request for quotation, national competitive bidding, sole sourcing, restricted bidding, international competitive bidding, etc.) where applicable. **See annexures 5a, 5b and 5c below for details**.

Risk

1.6.1.4 In the absence of a functional procurement committee, the entity's procurement processes may be discretional.

1.6.1.5 In the absence of quarterly and annual procurement activities reports, Management may be in noncompliance with the PPC Act of 2005 as amended and restated in 2010.

1.6.1.6 Management may not adequately account for its procurement activities and impair effective monitoring of its procurement activities by the PPCC.

1.6.1.7 The non-application of the requisite procurement method may impair the achievement of value for money and facilitate fraudulent procurement activities.

Recommendation

1.6.1.8 Management should establish a functional procurement committee evidenced by the documentation of meeting minutes and periodic reports.

1.6.1.9 Management should facilitate the preparation and submission of quarterly and annual procurement activities reports to the PPCC as required by the PPC Act of 2005 as amended and restated in 2010.

1.6.1.10 Management should ensure that the requisite procurement methods are utilized for all procurement transactions to achieve value for money and ensure compliance to the PPC Act of 2005 as amended and restated in 2010.

1.6.1.11 Evidence of approved annual procurement plan, quarterly and annual procurement activities reports, and all relevant supporting procurement records should be adequately documented and filed to facilitate future review.

1.6.1.12 Going forward, Management should facilitate adequate planning of procurement activities to ensure that competitive procurement processes are utilized to optimize value for money and the achievement of entity's deliverables. The procurement plan should be prepared and approved before the commencement of the fiscal year to provide adequate timing for the conduct of more competitive procurement processes.

Management's Response

1.6.1.13 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

Auditor General's Position

1.6.1.14 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.7 Expenditure Management

1.7.1 Payment without Evidence of Adequate Supporting Documents

Criteria

1.7.1.1 Regulation P.9 (2) of the PFM Act of 2009 as Amended and Restated 2019 states that "Payments except for statutory transfers and debt services shall be supported by invoices, bills and other documents in addition to the payment vouchers."

Observation

1.7.1.2 During the audit, we observed no evidence of adequate supporting documents such as: payment vouchers, invoices, etc. for various expenditures. **See Table 7, Annexures 6a, 6b, 6c and 6d below for details.**

Table 7: Payment without Evidence of Adequate Supporting Documents

Fiscal Year	Amount US$	Amount L$
FY 2024	247,097.48	6,350,301.13
FY 2025	57,424.17	563,525.00

Risk

1.7.1.3 Payments may be made for goods not delivered or services not performed. Goods delivered or services performed may not meet the approved specifications.

1.7.1.4 In the absence of adequate supporting documents, the validity, occurrence, and accuracy of payments may not be assured. This may lead to misappropriation of the entity's funds.

1.7.1.5 The absence of adequate supporting documentation for transactions may also lead to fraudulent financial management practices, through the processing and disbursement of illegitimate transactions.

1.7.1.6 Management may override the procurement processes by completing disbursement without utilizing the required procurement methods.

Recommendation

1.7.1.7 Management should fully account for expenditure made without adequate supporting documents comprehensively catalogued in Table 7 above and Annexures 6a, 6b, 6c and 6d, as part of Management's response to this Management Letter.

1.7.1.8 Going forward, Management should ensure all transactions are supported by the requisite supporting documents consistent with the financial management regulations. Documentation such as contracts, invoices, goods received notes, job completion certificates, purchase orders, payment vouchers etc. should be prepared and approved for the procurement of goods and services where applicable. All relevant supporting records should be adequately documented and filed to facilitate future review.

1.7.1.9 Additionally, Management should facilitate the operationalization of the electronic document management system by ensuring that all relevant source and supporting documents are scanned, attached to the transaction (in the accounting software for financial transactions), archived and maintained to facilitate future review.

1.7.1.10 Further, Management should submit to the Office of the Auditor General, the outstanding supporting documentation for the transactions. The outstanding supporting records should be submitted to the Office of the Auditor General for validation within 3 months upon the issuance of the Auditor General's Report to the National Legislature.

Management's Response

1.7.1.11 Management acknowledges your observation and recommendation(s). In regards to observation of inadequate supporting documents, kindly find attached in Exhibits 6A -6D evidence of supporting documents for your review.

1.7.1.12 Management is facilitating the operationalization of the electronic document management system ensuring all relevant source and supporting documents for transactions are scanned, attached to the transactions vouchers and archived. This system can be verified or checked at the Head Office during the GAC next audit.

Auditor General's Position

1.7.1.13 We reviewed the documents subsequently submitted by Management, after our audit execution. Therefore, we have adjusted the transactions without evidence of adequate supporting documents to (US$247,097.48 – US$11,867.35) US$235,230.13, (L$6,350,301.13 – L$650,058.86) L$5,700,242.27, (US$57,424.17 – US$23,100.8) US$34,323.37 and (L$563,525.00 – L$223,525) L$340,000 to be accounted for by Management. Therefore, we maintain our recommendations. We will follow up on the implementation of our recommendations during subsequent audit.

1.7.1.14 Further, Management provision of documents after our review, does not guarantee Management effective control of expenditure liquidation and document management. Going forward, Management should ensure that requested documents for audit purposes are submitted in a timely manner.

1.7.2 Third-Party Payments made to Employee of the Entity

Criteria

1.7.2.1 Regulation B.28 of the PFM Act of 2009 as Amended and Restated 2019 states that "A payment shall be made only to the person or persons named on the payment voucher or to their representatives duly and legally authorized in writing to receive the payment".

Observation

1.7.2.2 During the audit, we observed that Management made several payments to employees of the entity rather than making direct payments to service providers or their legally authorized representatives. **See Table 8 and Annexures 7a, 7b, 7c and 7d for details.**

Table 8: Third-Party Payment made to Employee of the Entity

Fiscal Year	Amount (US$)	Amount (L$)
FY 2024	167,992.80	3,314,150.00
FY 2025	27,221.90	56,000.00

Risk

1.7.2.3 Paying cash to employee for subsequent disbursement to vendors may facilitate misappropriation of funds.

1.7.2.4 This practice may also lead to Management override of the procurement processes by completing disbursement without facilitating due procurement processes.

Recommendation

1.7.2.5 Management should initiate and complete all procurement processes as required by the PPCC and the Public Financial Management Act.

1.7.2.6 All payments for goods and services procured by the entity should be made directly to the vendor or their legally authorized representative.

1.7.2.7 Alternatively, Management should utilize the mobile money platform by transferring funds directly to vendors while maintaining the relevant source and supporting documentations.

Management's Response

1.7.2.8 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

Auditor General's Position

1.7.2.9 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.7.3 Non-Withholding and Remittance of Goods and Service Tax

Criteria

1.7.3.1 Section 905 of the Revenue Code of Liberia Act of 2000 - Withholding of Tax on Payments to Residents states:

1.7.3.2 Payments. A person listed in this subsection who makes a payment of the kind specified in this section is required to withhold tax at the rate specified in this section. The payor is treated as a withholding agent for all purposes of this Code.

1.7.3.3 This subsection applies to the following types of persons:

(1) a resident legal or natural person;
(2) a nonresident with a branch in Liberia or doing business in Liberia;
(3) a government agency; or
(4) unless expressly exempted by international agreement or treaty, a nongovernmental organization operating in Liberia or a diplomatic mission to Liberia.

(f) Payments for Services Rendered.

(a) If a payor makes a payment to a resident for services rendered, and the services are not the subject of a contract of employment, the payor is required to withhold tax at the rate of 10 percent of the amount of the payment.

(b) This subsection applies only if—

(1) the payment is of a sort includible in gross income under Section 201 (including Board fees, management fees, commissions, and the like); and
(2) the payment is $100,000 or more (or of any amount if the total amount of payments made to the payee is (or is expected to be) $1,000,000 or more for the payer's tax year).

(c) A payment for the acquisition of goods is not a payment for services rendered. If the payment is for a mixture of goods and services, withholding is required only on the portion of the payment that is allocable to the services.

(n) Payments by Government Agency.

1.7.3.4 A government agency that makes a payment to a resident in circumstances other than those described in subsections (a) through (i) is required to withhold a portion of the payment as specified in regulations, but not more than 4%.

1.7.3.5 Section 806 of the Revenue Code of Liberia Act of 2000 - Withholding of Tax on Payments to Nonresidents states:

(a) Payments. A person listed in this subsection who makes a payment of the kind specified in this section is required to withhold tax at the rate specified in this section. The payor is treated as a withholding agent for all purposes of this Code.

1.7.3.6 This subsection applies to the following types of persons:

(1) a resident legal or natural person;
(2) a nonresident with a branch in Liberia or doing business in Liberia;
(3) a government agency; or
(4) unless expressly exempted by international agreement or treaty, a nongovernmental organization operating in Liberia or a diplomatic mission to Liberia. (e) Payments for Services Rendered. A payor who makes a payment to a nonresident for Liberian-source services rendered is required to withhold tax at the rate of 15 percent of the amount of the payment if payment is of a sort that, if made to a resident, would be includible in gross income under Section 201 Page 75

of 100 (including Board fees, management fees, commissions, and the like).
(j) Payments by Government Agency.

1.7.3.7 A government agency that makes a payment to a nonresident in circumstances other than those described in subsections (a) through (g) is required to withhold a portion of the payment as specified in regulations, but not more than 4%.

1.7.3.8 Section 905 of the Revenue Code of Liberia Act of 2000 (J) Withholding Requirements, Remittance, And Statement. Within 10 days after the last day of a month, a payor described in (a) is required to remit to the tax authorities the total amount required to be withheld during that month. Each remittance of tax under this section must be accompanied by a statement specifying the name and address of each resident to whom a payment was made, the type and amount of each payment, and the amount of tax withheld (and, if the Minister requests, underlying documentation in accordance with Section 55, including contracts). And

1.7.3.9 (M) Penalties. A person who has a withholding obligation under this section and fails to withhold and remit the amount of tax required to be withheld is subject to the Section 52 penalty for late payment and failure to pay. For the purpose of applying the Section 52 penalty to a failure to withhold and remit tax, references in Section 52 to the "payment due date" are to be understood as referring to the remittance due date under this section. A person who fails to provide the tax authorities with a required statement under subsection (l) is subject to a fine of $10,000 for each required statement not provided.

1.7.3.10 Section 806 of the Revenue Code of Liberia Act of 2000 (h) Withholding Requirements, Remittance, And Statement. Within 10 days after the last day of a month, a payor who has made a payment to a nonresident is required to remit to the tax authorities the total amount required to be withheld during that month. Each remittance of tax under this section must be accompanied by a statement specifying the name and address of each nonresident to whom a payment was made, the type and amount of each payment, and the amount of tax withheld (and, if the Minister requests, underlying documentation in accordance with Section 55, including contracts). If the withholding agent is a resident, the place for remittance is the withholding agent's filing location (as designated in Section 50). If the withholding agent is a nonresident, the place of remittance is the Ministry of Finance.

Observation

1.7.3.11 During the audit, we observed no evidence of goods and services tax (2% or 4% for GoL Agency, 10% and 15% for service and consultancy of resident and non-resident respectively and 1% for petroleum products) being withheld and remitted into GoL Revenue Account for the purchase of services. **See Table 9 below and Annexures 8a, 8b, 8c and 8d for details.**

Table 9: Non-Withholding and Remittance of Goods and Services Tax

Fiscal Year	Amount (US$)	Amount (L$)
FY 2024	55,286.19	1,161,428.69
FY 2025	43,865.10	32,285

Risk

1.7.3.12 Failure to withhold and remit goods and service tax may deny GoL of the much-needed tax revenue.

1.7.3.13 Management may be noncompliant with Section 905 (a, f and n) and Section 806 (a, e and j) of the Revenue Code of Liberia 2000, which may result in to penalties for late payment and failure to pay. Please see Section 52 of the Revenue Code of Liberia as referenced above.

1.7.3.14 Non-remittance of withholding taxes may lead to an overstatement of the cash book and subsequently the financial statements.

Recommendation

1.7.3.15 Management should provide substantive justification for not withholding and remitting goods and services tax.

1.7.3.16 Going forward, Management should withhold tax on all goods and services procured and facilitate full remittance to the general revenue account in keeping with Section 905 (a, f and n) and Section 806 (a, e and j) of the Revenue Code of Liberia Act of 2000 as amended and restated 2011.

1.7.3.17 Evidence of remittance including original copies of flag receipts and other supporting records should be adequately documented and filed to facilitate future review.

Management's Response

1.7.3.18 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

1.7.3.19 The omission was due to the fact that we have a regulated price listing from the Ministry of Transport for Third Party Insurance in which we have tried to add GST of 12% in addition to the price, but has always been rejected and clients have threatened to cancel their policies and move their business elsewhere.

1.7.3.20 Management has taken steps to address the issue, including official communication with the Transport Ministry and the Liberia Insurance Association to inform the public about this measure so it can be applicable across the sector.

Auditor General's Position

1.7.3.21 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.7.4 No Evidence of Delivery Notes

Criteria

1.7.4.1 Regulation P.9 (2) of the PFM Act of 2009 as amended and restated 2019 states that "Payments except for statutory transfers and debt service shall be supported by invoices, bills and other documents in addition to the payment vouchers".

Observation

1.7.4.2 During the audit, we observed that Management authorized several payments for goods and services without evidence of delivery notes for goods delivered to validate the authenticity of the transactions and receipt of goods delivered. **See Table 10 below and Annexures 9a, 9b and 9c for details.**

Table 10: No Delivery Notes

Fiscal Year	Amount (US$)	Amount (L$)
FY 2024	12,233.56	139,425.00
FY 2025	4,537.26	-

Risk

1.7.4.3 In the absence of delivery notes, payments may be made for goods not received or the approved quantity and specifications of goods may not be received.

1.7.4.4 In the absence of adequate supporting documents, the validity, occurrence and accuracy of payments may not be assured. This may lead to misappropriation of public funds.

1.7.4.5 The absence of adequate supporting documentation for transactions may also lead to fraudulent financial management practices, through the processing and disbursement of illegitimate transactions.

1.7.4.6 Management may override the procurement processes by completing disbursement without utilizing the required procurement processes.

1.7.4.7 Management may be non-compliant with Regulation P.9 (2) of the PFM Act of 2009 as amended and restated 2019.

Recommendation

1.7.4.8 Management should ensure that delivery notes are received for all goods procured to validate those goods paid for including the required specifications were delivered to the end user. (The delivery note should be uniquely coded to reflect the specific transactions).

1.7.4.9 Delivery orders should be signed by the vendors, the procurement officer, storeroom officer and an internal auditor/assurance officer.

1.7.4.10 Management should ensure that job completion certificates are submitted by vendors/consultants upon the completion of all services. Management should facilitate the timely review of all completed services against approved specifications/contracts and approve the job completion certificates accordingly.

1.7.4.11 Evidence of delivery notes for all goods received and job completion certificates for all services performed should be adequately documented and filed to facilitate future review.

Management's Response

1.7.4.12 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

Auditor General's Position

1.7.4.13 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.7.5 Irregularities Associated with Travel Expenditures

Criteria

1.7.5.1 Section 29 of the GoL Revised Travel Ordinance 2016/2017 states that "Upon return from abroad, officials are required to submit to the Financial Regulations Unit of the Ministry of Finance and Development Planning, a Travel Settlement Form as per Annexure II and copy of certificates for workshops, seminars, etc., used ticket stubs, copy of passport within 14 days from the date of return from tour or before date of next journey, whichever is earlier. In very exceptional cases where the second granted with the specific written approval of the official concerned, explaining the reasons thereof".

Observation

1.7.5.2 During the audit, we observed the following irregularities associated with travel expenditures:

- No approved travel policy.
- Some travel expenditures were not approved by the relevant authority. **See table 11a and 11b below for details.**
- Incidental allowances were not duly retired/accounted for. **See table 11c, 11d and 11e below for details.**
- No evidence of travel activities reports for some travel expenditures. **See Annexures 10a and 10b for details.**

Table 11a: Irregularities Associated with Travel Expenditures

No	Date	Description	Payee	Ref #	Amount (US$)
1	14-Nov-2024	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	Prince T. Freeman	NICOL-627-2024	3,915.00
2	29-Apr-2024	Payment for DSA for NICOL Outside Team	Foday M. Sesay	NICOL-1117-2024	253.00
3	28-May-2024	Payment for trip to AIO	Pheetor S. Varpilah	NICOL-103-2024	3,750.00

No	Date	Description	Payee	Ref #	Amount (US$)
4	19-Dec-2024	Amount represents payment for Air travel tickets as per the attached.	Euro World Travel & Tour	NICOL-907-24-2024	2,264.00
	14-Nov-2024	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	Pheetor S. Varpilah	NICOL-633-2024	2,555.00
Total					**12,737.00**

Table 11b: Irregularities Associated with Travel Expenditures

No	Date	Description	Payee	Reference #	Amount ($)
1	10-Jan-25	Transportation and looging to seat business on behalf of NICOL	Jallah Corneh Kesselly	NICOL-022-2025	1,500.00
2	14-Jan-25	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	Abdullah S. Swaray	N0. 007-01-025	801.00
3	14-Jan-25	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	Nortu A. Jappah	N0. 006-01-025	1,551.00
4	3-Feb-25	Transportation to Nimba on Claims	Josephus Thomas Bayan	NICOL-GenEx-04-02-25	430.00
5	3-Feb-25	Transportation to Nimba on Claims	Josephus Thomas Bayan	NICOL-GenEx-04-02-25	680.00
6	14-Feb-25	Ticket, Perdiem and Inadental allowance Ghana Re 19th Annual Intl Seminor	Efua Reynolds Doe	NICOL-GenEX-008-02-25	1,420.00
7	14-Feb-25	Ticket Ghana Rep 19th Annual Intl Seminar	Euro World Travel & Tour	NICOL-GenEX-009-02-25	718.00
8	9-Jan-25	Purchase of wrealh and transportation of NICOL staff to the Funeral Service of the late Charles Blake	Abraham K Yarsiah	NICOL-GenEX-002-01-25	200.00
Total					**7,300.00**

Table 11c: Irregularities Associated with Travel Expenditures

No.	Date	Description	Payee	Reference #	Amount (US$)
1	19-Dec-24	Amount represents payment for Air travel tickets as per the attached.	Euro World Travel & Tour	NICOL-907-24-2024	2,264.00
2	22-Apr-24	Payment for ticket to Banjul for the Managing Director	Euro World Travel & Tour	NICOL-1282-2024	1,750.00
3	08-May-24	Payment for ticket to Conakry Guinea	Euro World Travel & Tour	NICOL-098-2024	1,196.00

No.	Date	Description	Payee	Reference #	Amount (US$)
4	04-Jun-24	Payment for ticket	Euro World Travel & Tour	NICOL-110-2024	2,805.00
5	20-Aug-24	Payment for ticket to and from Ghana	Euro World Travel & Tour	NICOL-180-2024	1,566.00
6	29-Aug-24	Payment for two ticket	Euro World Travel & Tour	NICOL-187-2024	1,736.00
7	30-Aug-24	Payment Travel Allowance	Pheetor S. Varpilah	NICOL-189-2024	1,200.00
8	14-Nov-24	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	Pheetor S. Varpilah	NICOL-633-2024	2,555.00
9	12-Nov-24	Payment for ticket to Kenya	Euro World Travel & Tour	NICOL-624-2024	4,750.00
10	19-Apr-24	Payment for MD peidaim to Gambia	Nortu A Jappah	NICOL-1282-2024	3,800.00
11	03-May-24	Payment for the First Zonal meeting of Ecoswas Brown Cards to Conakry Guinea	Pheetor S. Varpilah	NICOL-1295-2024	2,250.00
12	19-Apr-24	Payment for MD peidaim to Gambia	Nortu A Jappah	NICOL-1282-2024	3,800.00
13	29-Apr-24	Payment for DSA for NICOL Outside Team	Foday M. Sesay	NICOL-1117-2024	253.00
14	28-May-24	Payment for trip to AIO	Pheetor S. Varpilah	NICOL-103-2024	3,750.00
15	03-May-24	Payment for the First Zonal meeting of Ecoswas Brown Cards to Conakry Guinea	Pheetor S. Varpilah	NICOL-1295-2024	2,250.00
16	19-Apr-24	Payment for MD peidaim to Gambia	Nortu A Jappah	NICOL-220-2024	3,800.00
Total					**39,725.00**

Table 11d: Irregularities Associated with Travel Expenditures

No	Date	Description	Payee	Reference #	Amount (L$)
1	25-Nov-24	Payment for NICOL's marketing field officers DSA	Foday M. Sesay	NICOL-639-2024	137,500.00
2	11-Nov-24	Payment for DSA for the marketing team	Foday M. Sesay	NICOL-620-2024	139,200.00
Total					**276,700.00**

Table 11e: Irregularities Associated with Travel Expenditures

No.	Date	Description	Payee	Reference #	Amount (US$))
1	14-Jan-2025	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	Abdullah S. Swaray	N0. 007-01-025	801.00

No.	Date	Description	Payee	Reference #	Amount (US$))
2	14-Jan-2025	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	Nortu A. Jappah	N0. 006-01-025	1,551.00
3	3-Feb-2025	Transportation to Nimba on Claims	Josephus Thomas Bayan	NICOL-GenEx-04-02-25	430.00
4	3-Feb-2025	Transportation to Nimba on Claims	Josephus Thomas Bayan	NICOL-GenEx-04-02-25	680.00
5	14-Feb-2025	Ticket Ghana Rep 19th Annual Intl Seminar	Euro World Travel & Tour	NICOL-GenEX-009-02-25	718.00
6	25-Mar-2025	Amount payment as DSA for NICOL Representatives 3 days travel to Buchana	Joseph Sando Momolu	NICOL-089-2025	600.00
7	25-Mar-2025	Amount represents payment for NICOL Representative 3 days travel to Buchanan	Byron A. Russ	NICOL-092-2025	375.00
8	25-Mar-2025	Payment as DSA for NICOL Representatives 3 days travel to Buchana	Nortu A. Jappah	NICOL-090-2025	600.00
9	25-Mar-2025	Payment as DSA for NICOL Representatives 3 days travel to Buchana	Pheetor Varpilah	NICOL-091-2025	450.00
10	7-Mar-2025	Payment for ticket to Gambia	Euro World Travel & Tour	NICOL-011-2025	696.00
11	21-Apr-2025	Payment DSA Domestic travel to Yekepa Nimba County	Nortu A. Jappah	NICOL-149-2025	900.00
12	10-Feb-2025	Travel to Freetown for WAIFEM meeting by MD	Nortu A. Jappah	NICOL-003-02-25	1,490.00
Total					**9,291.00**

Risk

1.7.5.3 Non-compliant with the national travel ordinance or the entity's approved travel ordinance where applicable may lead to misappropriation of public funds. Travel expenditures may be disbursed above the approved rates.

1.7.5.4 Non-approval of travel expenditure by the relevant authority may facilitate illegitimate travel expenditures.

1.7.5.5 Travel expenditures not appropriately retired/accounted for may lead to misappropriation of the entity's funds.

1.7.5.6 In the absence of travel activities reports, travel expenditure may be utilized for unapproved activities.

Recommendation

1.7.5.7 Management should develop, approve and operationalize a policy on travel and ensure that proper records are maintained.

1.7.5.8 Management should ensure that all travels are approved by the relevant authority before commencement of processing of travel expenditures.

1.7.5.9 Management should utilize the national travel ordinance for computation of all travel related expenditures. Alternatively, Management should utilize the approved travel ordinance of the entity where applicable.

1.7.5.10 All incidental allowances should be duly retired/accounted for through the filling and subsequent approval of the travel settlement form. The form should be accompanied by original copies of receipts and travel activities reports to justify the regularity of the transactions.

1.7.5.11 Evidence of all travel expenditures records including travel settlement forms, original copies of receipts and travel activities reports should be adequately documented and filed to facilitate future review.

Management's Response

1.7.5.12 Management acknowledges your observation and recommendation(s). Management will ensure a travel policy is created and operationalized going forward.

Auditor General's Position

1.7.5.13 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.7.6 Irregularities Associated with Scratch Cards Distribution

Criteria

1.7.6.1 The Committee of Sponsoring Organizations of the Tread way Commission (COSO) Internal Control Framework on control activities stipulates that all organizations should deploy control activities through policies that establish what is expected and procedures that put policies into action.

1.7.6.2 Additionally, Regulations P.9 (2) of the PFM Act of 2009 as amended and restated 2019 states "Payments except for statutory transfers and debt service shall be supported by invoices, bills and other documents in addition to the payment vouchers".

Observation

1.7.6.3 During the audit, we observed that Management procured and disbursed a total of US$7,777.06 value of scratch cards for the entity's operations without evidence of an approved policy. **See Tables 12a and 12b below for details:**

Table 11a: Irregularities Associated with Scratch Cards Distribution

No.	Date	Description	Payee	Ref. #	Amount (US$)
1	20-Aug-24	Amount represents payment for scratch cards for NICOL Staff for the month pf August as per the attached.	Orange	NICOL-176-2024	945.00
2	20-Aug-24	Amount represents payment for employees scratch card per attach for month of July 2024	Lonestar	NICOL-167-2024	945.00
3	20-Aug-24	Amount represents payment for employees scratch card per attach for month of July 2024	Lonestar	NICOL-166-2024	290.00
4	15-Jul-24	Amount represents payment for employees scratch card per attach for month of July 2024	Orange	NICOL-150-2024	290.00
5	27-Dec-24	Amount represents payment for Scratch Card for the month of November 2024	Orange Liberia	NICOL-914-24	1,185.00
6	28-Nov-24	Amount represent payment for employee scratch card for the month of October 2024 as per attached.	Orange Liberia	NICOL-642-2024	310.00
7	28-Nov-24	Amount represent payment for employee scratch card for the month of October 2024 as per attached.	Lonestar	NICOL-643-2024	310.00
8	30-Oct-24	Amount represent payment for employee scratch card for the month of September 2024 as per attached.	Orange Liberia	NICOL-611-2024	1,250.00
9	27-Dec-24	Amount represents payment for Scratch Card for the month of December 2024	Lonestar	NICOL-913-24	707.50
10	30-Oct-24	Amount represents payment for Scratch Card as per attached	Lonestar	NICOL-1257-24	309.56
11	1-Jul-24	Amount represents payment for employees scratch card as per attached.	Orange	NICOL-143-2024	945.00
12	1-Jul-24	Amount represents payment for employees scratch cards as per attached.	Lonestar	NICOL-142-2024	290.00
Total					**7,777.06**

Table 11b: Irregularities Associated with Scratch Cards Distribution

No.	Date	Description	Payee	Ref #	Amount (US$)
1	20-Mar-2025	Amount represent payment for employee scratch card for the month of January and February -Details attached.	Orange	NICOL-CCV-099	1,355.00
2	25-Mar-2025	Amount represent payment for employee scratch card for the month of January and February -Details	Lonestar	NICOL-CCV-100	1,305.00

No.	Date	Description	Payee	Ref #	Amount (US$)
		attached.			
Total					**2,660.00**

Risk

1.7.6.4 Scratch cards may be distributed on a discretionary basis, in the absence of a policy.

Recommendation

1.7.6.5 Management should develop, approve and operationalize a policy on scratch cards distribution, consumption, purchase and ensure that proper records are maintained.

1.7.6.6 Management should maintain scratch cards consumption and distribution logs to aid the entity manage cost and inform future purchase.

1.7.6.7 Evidence of approved scratch cards policy and all other fuel procurement, consumption and distribution records should be adequately documented and filed to facilitate future review.

1.7.6.8 Going forward, Management should conduct periodic reconciliation between the scratch cards procured and the distribution logs. Variances identified should be investigated and adjusted where applicable in a timely manner. Evidence of periodic reconciliation reports should be adequately documented and file to facilitate future review.

Management's Response

1.7.6.9 Management acknowledges your observation and recommendation(s). Management will ensure that a scratch card policy is created and operationalized going forward.

Auditor General's Position

1.7.6.10 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.7.7 Irregularities Associated with Fuel Management

Criteria

1.7.7.1 Regulations A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal Auditor or any officers authorized by them, by the Minister."

Observation

1.7.7.2 During the audit, we observed the following irregularities associated with fuel management:

- No evidence of an approved fuel management policy
- Fuel expenditures were not consistent with the approved annual procurement plan and Actual expenditures. **See Table 13 below for details.**
- No evidence of generators and vehicles fuel consumption logs presented for review.

Table 13: Irregularities Associated with Fuel Management

No.	Fiscal Year	Amount Per Procurement Plan US$ A	Actual Purchase US$ B	Variance US$ C=(A-B)
1.	2024	7,800	11,716.53	(3,916.53)
2	2025	-	3,762.62	(3,762.62)

Risk

1.7.7.3 Fuel may be procured and distributed on a discretionary basis, in the absence of a policy.

1.7.7.4 Fuel procured may not be based on actual consumption.

1.7.7.5 Management may spend above budgeted allocation and fuel may be subjected to misappropriation or theft.

Recommendation

1.7.7.6 Management should develop, approve and operationalize a policy on fuel procurement, distribution, consumption and ensure that proper records are maintained.

1.7.7.7 Management should ensure that fuel expenditures are consistent with the approved annual procurement plan and budget. All unplanned fuel expenditures should be approved by the relevant authority before disbursement.

1.7.7.8 Management should maintain a fuel consumption and distribution log to aid the entity manage cost and inform future purchase. All unutilized fuel allocation should be duly accounted for, carry forward to subsequent period and factor in the subsequent procurement of fuel.

1.7.7.9 Evidence of approved fuel policy and all other fuel procurement, consumption and distribution records should be adequately filed to facilitate future review.

Management's Response

1.7.7.10 Management acknowledges your observation and recommendation(s). Management will ensure that a fuel procurement, distribution, consumption policy is created and implemented going forward.

Auditor General's Position

1.7.7.11 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.8 Fixed Assets Management

1.8.1 Irregularities Associated with Fixed Asset Management

Criteria

1.8.1.1 Regulations V.4 (2) of the PFM Act of 2009 and revised in 2019 states that, "The master inventory shall record under each category of item:

- the date and other details of the voucher or other document on which the items were received or issued;
- their serial numbers where appropriate; and
- their distribution to individual locations and the total quantity held."

Observation

1.8.1.2 During the audit, we observed the following irregularities associated with the entity's Fixed Assets Management System:

- There was no evidence of an approved fixed assets management policy.
- The fixed assets register did not contain all the relevant columns.
- The fixed assets register was not regularly updated
- There was no evidence of periodic physical verification of assets by Management
- There was no evidence of movement of assets form.
- There was no history of disposal of assets
- Fixed assets within a given vicinity were not displayed as required by the PFM Act.

Risk

1.8.1.3 Fixed Assets may be misstated (Over/understated).

1.8.1.4 Fixed Assets may be damaged or impaired but their values are still on the books.

1.8.1.5 Fixed Assets may be removed from the entity's premises without authorization, misappropriated, subjected to personal use or theft.

1.8.1.6 The lack of asset movement log may make it difficult to keep track of assigned or transferred assets, which may lead to misuse, loss or theft of assets without being noticed.

1.8.1.7 Failure to properly account for fixed assets may lead to theft and misapplication of equipment/materials. This may result in the non-achievement of the entity's objectives.

1.8.1.8 Fixed Assets not coded may be susceptible to theft or diverted to personal use.

Recommendation

1.8.1.9 Management should develop, approve and operationalize a fixed asset management policy to regulate fixed assets activities of the entity.

1.8.1.10 Management should ensure that the fixed assets register is updated to reflect the following; description, class, code, location, condition, cost, depreciation expense, accumulated depreciation and net book value of the asset.

1.8.1.11 Management should initiate/enforce a systematic fixed assets coding system to ensure all fixed assets are uniquely identified. This control will facilitate the efficient and effective periodic fixed asset verification exercises. Discrepancies in coding identified during verification should be updated in a timely manner.

1.8.1.12 Management should conduct periodic fixed assets count and /or verification to determine the current condition and location of the assets. Evidence of physical verification should be adequately documented and filed to facilitate future review.

1.8.1.13 The Fixed Assets Register should be updated periodically to reflect all the entity's assets.

1.8.1.14 Fixed Assets within a particular vicinity should be clearly displayed as required by the PFM Act.

1.8.1.15 A movement of Asset Form should be filled and authorized before assets are moved from one location to another. The Fixed Asset Register should be updated to reflect the change in location of assets.

1.8.1.16 Further, Management should facilitate the conduct of physical verification for the assets not made available during our physical verification exercise. The report from the proposed physical verification should be submitted to the Office of the Auditor General for validation within 3 months upon the issuance of the Auditor General's Report to the National Legislature.

Management's Response

1.8.1.17 Management acknowledges your observation and recommendation(s). Management will ensure that a fixed asset management policy is created and implemented going forward.

Auditor General's Position

1.8.1.18 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.9 Inventory Management

1.9.1 Irregularities Associated with Inventory Management System

Criteria

1.9.1.1 Regulation U.7 (2) of the PFM Act of 2009 requires that notwithstanding sub-regulation (1), a head of Government Agency is responsible for the general management of government inventories held within the Government Agency and for the due performance of the duties of subordinate staff in relation to the government inventories.

Observation

1.9.1.2 During the audit, we observed the following irregularities associated with the inventory management system:

- No evidence of approved policy to regulate inventory management of the entity.
- Inventories were not stored in secured custody. The warehouse was not protected by a metallic door.
- Inventories were not systematically arranged on shelves and comprehensively labelled.
- No evidence of manual or automated inventory management system comprehensively cataloging the following: goods ordered, goods received, goods requested, goods distributed, current running balance and buffer (minimum request before reordering) inventories/ stationery & supplies level established for each class of inventory/ stationery & supplies.
- No evidence of periodic physical verification of inventories/stock take.

Risk

1.9.1.3 Inventories may be procured, stored, distributed and reported on a discretionary basis in the absence of a policy.

1.9.1.4 Inventory may be susceptible to theft if kept in an unsecured custody.

1.9.1.5 Inventory may be susceptible to damage or misappropriation if stored in an inappropriate environment.

1.9.1.6 Inventory may not be duly accounted for in the absence of a comprehensive inventory management system and non-performance of periodic physical verification.

1.9.1.7 Inventory may be misappropriated leading to decline in operational activities.

Recommendation

1.9.1.8 Management should develop, approve and operationalize an inventory management policy to regulate inventory management of the entity. The policy should comprehensively catalog provisions for ordering, storing, distributing and recording of inventories/ stationery & supplies and the nature and timing of stock-take/ physical verification of inventories/ stationery and supplies.

1.9.1.9 Management should develop and operationalize an automated inventory management system to facilitate and ensure accurate records of inventories such as; purchases, distribution, current stock balance, reordering level, stock-out level etc.

1.9.1.10 Inventory should be stored in secured custody/warehouse protected by a metallic door and access granted only to authorized personnel at all times.

1.9.1.11 Inventory should be systematically arranged on shelves, comprehensively and systematically labelled to facilitate effective monitoring, evaluation and recording of inventories.

1.9.1.12 Management should perform periodic physical verification of inventory and review of systems and records. Appropriate adjustments should be made where applicable.

1.9.1.13 Evidence of approved policy, and all other inventory records including records of periodic stock takes, should be adequately documented and filed to facilitate future review.

Management's Response

1.9.1.14 Management acknowledges your observation and recommendation(s). Management will ensure that an inventory management policy is created and implemented going forward.

Auditor General's Position

1.9.1.15 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.10 Revenue Management

1.10.1 Irregularities Associated with Internally Generated Revenue

Criteria

1.10.1.1 Regulation O.1.1&2 of the PFM Act of 2009 as restated in 2019 states "(1) All government agencies shall provide in their annual budgetary estimates, their expected revenue collections and internally generated funds. (2) A head of government agency is personally responsible for ensuring that adequate safeguards exist and are applied for the assessment, collection of and accounting for such revenues and other public moneys relating to their agencies, departments or office".

Observation

1.10.1.2 During the audit, we observed the following irregularities associated with internally generated revenue:

- No evidence of approved policy to regulate the projection, collection and recording of internally generated revenue.
- No receipts for insurance premium received. **See Table 14 below for details:**
- No evidence of reconciliation between cash collected and cash subsequently deposited in the entity's accounts.
- No evidence of approved fees listing for the collection of internally generated revenue. Approved fees listing was also not display at visible location.
- No evidence of an automated billing system for the generation of invoices for internally generated revenue.
- No evidence of periodic internally generated revenue reports.

Table 14: Irregularities Associated with Internally Generated Revenue

Amount per Financial Statement US$ A	Amount per Receipts US$ B	Variance US$ C=(A-B)
971,529.93	171,150.69	800,379.24

Risk

1.10.1.3 Internally generated revenue may be projected, collected and reported on a discretionary basis.

1.10.1.4 The completeness and accuracy of revenue may not be assured; therefore, the financial statements may be misstated.

1.10.1.5 Management may not fully account for activities/assets of the entity.

1.10.1.6 All collections of fees for services may not be deposited in the entity's bank account.

1.10.1.7 Internally generated revenue may be susceptible to theft.

1.10.1.8 Fees of service may be charged above or below the approved listing.

Recommendations

1.10.1.9 Management should develop, approve and operationalize a policy to regulate the projection, collection and reporting of internally generated revenue. As part of the policy, Management should develop approved fees for service. Fees for service should be displayed at visible location at centers for the collection of internally generated revenue. Management should also ensure that approved fees for service is consistent with fees charged to customers evidenced by fees reported on invoices and receipts.

1.10.1.10 All internally generated revenue should be paid directly by customers in the entity's designated bank accounts and subsequently remitted in approved allocation in the general revenue account.

1.10.1.11 All internally generated revenue should be paid directly by customers in the entity's designated bank accounts and subsequently remitted in approved allocation in the general revenue account.

1.10.1.12 Management should perform periodic reconciliation amongst the invoices, receipts, deposit slips and bank statements used in the collection of internally generated revenue. Variances identified should be investigated and adjusted where applicable in a timely manner.

1.10.1.13 Management should facilitate the preparation of periodic internally generated revenue collection reports.

1.10.1.14 Evidence of approved policy, periodic reconciliation, periodic reports and other supporting records including invoices, receipts, deposit slips and bank statements should be adequately documented and filed to facilitate future review.

1.10.1.15 Going forward, Management should procure and operationalize an automated billing system to facilitate comprehensive collection of internally generated revenue. The billing system should be programmed to generate invoices, interfaced with the banking system, and subsequent generation of receipts. Inputs entered into the system by a junior staff should be reviewed and approved by senior personnel before the system generates invoices and receipts. The billing system should also be interfaced with the accounting software (financial reporting systems).

Management's Response

1.10.1.16 Management acknowledges your observation and recommendation(s). Management will ensure that a revenue projection, collection and reporting of internally generated revenue policy is created and implemented going forward.

Auditor General's Position

1.10.1.17 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.11 Receivables Management

1.11.1 Irregularities Associated with Account Receivables Management

Criteria

1.11.1.1 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister."

1.11.1.2 Regulation M. 3 (C) of the PFM Act of 2009 as restated in 2019 states that "The funds of a State-Owned-Enterprise shall include monies accruing to the enterprise in the exercise and performance of its functions".

1.11.1.3 IFRS 9 recognizes that every loan and receivable carries with it some risk of default such that every such asset has an expected loss attached to it from the moment of its origination or acquisition.

1.11.1.4 IFRS 9 allows for trade receivables that do not have a significant financing component to be measured at undiscounted invoice price rather than fair value and also establishes an "expected loss" model that focuses on the risk that a loan or receivable will default rather than whether a loss has been incurred.

1.11.1.5 It therefore requires calculating the allowance for credit losses by considering on a discounted basis the cash shortfalls it would incur in various default scenarios for prescribed future periods.

1.11.1.6 Additionally, IFRS 15-Revenue from Contracts with Customers states that "revenue is recognized when each performance obligation is satisfied".

Observation

1.11.1.7 During the audit, we observed the following irregularities associated with receivables management:

- There was no evidence of account receivables management policy,
- Account receivables were not recorded in a comprehensive, accurate and timely manner,
- There was no evidence of periodic write-off of significantly overdue receivables.

Risk

1.11.1.8 Receivables may be accrued, collected and written-off on a discretionary basis. This may lead to the under collection or misstatement of receivables.

1.11.1.9 The completeness and accuracy of receivables may not be assured; therefore, the financial statements may be misstated.

1.11.1.10 Fair presentation and full disclosures may be impaired when receivables are recorded in the wrong accounting period. Receivable balance and subsequently the financial statements may be misstated.

Recommendation

1.11.1.11 Management should develop, approve and operationalize receivables management policy to regulate the recognition, collection, adjustment and management of accounts receivables. The policy should include a specified period for follow-up on debt collection and clearly defined actions to be undertaken at each specified period. The policy should also include provision for adjustment and write-off of accounts receivables consistent with required regulations.

1.11.1.12 Account receivables should be recorded in a comprehensive, accurate and timely manner consistent with the financial reporting framework. Revenue/receivables should be recognized upon issuance of invoice and subsequent completion of service. Receivables should be disclosed on the face of the Statement of Financial Position (Balance Sheet) and in the notes to the financial statements.

1.11.1.13 Management should establish receivable aging analysis to monitor the age of receivables and implement the specified actions to be taken based on the age of the debt consistent with the receivables management policy. The schedule should contain the following: names of the receivables, address of the receivables, contacts of receivables, date of recognition, initial invoice, payments, additional invoices, current receivables balance, and age grouping.

1.11.1.14 Going forward, Management should ensure that current expected credit loss analyses and the Accounts Receivable Aging Analysis are included in the notes to the financial statements. These analyses will enable Stakeholders/Users of the financial statements to ascertain the 'trend' relating to collectability, and correct net realizable value of the trade receivables in the statement of financial position.

1.11.1.15 Management should periodically analyze account receivables to identify slow moving and or impaired receivables and adjust/write-off consistent with policy. All receivable write-off should be reviewed and approved by the relevant authority before execution.

1.11.1.16 Management should perform periodic reconciliation of receivable balances by reconciling accounts receivable ledgers to customers' statements, receivable confirmation, and the receivable aging analysis. Variances identified should be investigated and adjusted where applicable in a timely manner.

Management's Response

1.11.1.17 Management acknowledges your observation and recommendation(s). Management will ensure that a receivables management policy is created and implemented going forward.

Auditor General's Position

1.11.1.18 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.12 Payable Management

1.12.1 Irregularities Associated with Payables Management

Criteria

1.12.1.1 Regulation A.3 (1) of the PFM Act of 2009 as amended and restated 2019 states that, "Any public officer concerned with the conduct of financial matters of the Government of Liberia, or the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of government stores and inventories shall keep books of accounts and proper records of all transactions and shall produce the books of accounts and records of the transactions for inspection when called upon to do so by the Auditor-General, the Comptroller General, the relevant internal auditor or any officers authorized by them, by the Minister."

1.12.1.2 Regulation M. 3 (C) of the PFM Act of 2009 as amended and restated 2019 states that "The funds of a State-Owned-Enterprise shall include monies accruing to the enterprise in the exercise and performance of its functions".

1.12.1.3 PFM Regulations O.1(Paragraph 3) of the PFM Act of 2009 as amended and restated 2019 requires that head of government agency shall ensure that all persons liable to pay revenue are informed of bills, demand notes and other appropriate notices, of debts which are due and that adequate measures are taken to obtain payment.

1.12.1.4 Furthermore, Regulations O.21 (Paragraph 1-3) of the PFM Act of 2009 requires that Government Agency revenue collectors shall keep records of moneys collected in such form as the Comptroller-General may determine and for such periods consistent with the provisions of Regulation 12. The records shall show the persons from whom revenue is due, description of liability, the amount payable, the date, location, receipt number and amount of the collections made. The records shall, wherever possible, be self-balancing and shall be reconciled with the cash collections monthly.

Observation

1.12.1.5 During the audit, we observed the following irregularities associated with payables management:

- There was no evidence of account payables management policy,
- Account payables were not recorded in a comprehensive, accurate and timely manner,
- There was no evidence of periodic review of significantly overdue payables.

Risk

1.12.1.6 Payables may be incurred, paid and written-off on a discretionary basis. This may lead to the over payment or misstatement of payables.

1.12.1.7 The completeness and accuracy of payables may not be assured; therefore, the financial statements may be misstated.

1.12.1.8 Fair presentation and full disclosures may be impaired when payables are recorded in the wrong accounting period. payables balance and subsequently the financial statements may be misstated.

Recommendation

1.12.1.9 Management should develop, approve and operationalize payables management policy to regulate the recognition, disbursement, adjustment and management of accounts payables. The policy should include a specified period for follow-up on credit payments and clearly defined actions to be undertaken for prioritizing payments. The policy should also include provision for adjustments and write-offs of accounts payables consistent with required regulations.

1.12.1.10 Account payables should be recorded in a comprehensive, accurate and timely manner consistent with the financial reporting framework. Payables should be recognized upon receipt of invoice and subsequent receipts of goods or services. Payables should be disclosed on the face of the Statement of Financial Position (Balance Sheet) and in the notes to the financial statements.

1.12.1.11 Management should establish payables aging analysis to monitor the age of payables and implement the specified actions to be taken based on the age of the credits consistent with the payables management policy. The schedule should contain the following: names of the payees, address of the payees, contacts of payees, date of recognition, initial invoice, payments, additional invoices, current payables balance, and age grouping.

1.12.1.12 Management should periodically analyze account payables to identify overdue payables and adjust/write-off consistent with policy. All payables write-off should be reviewed and approved by the relevant authority before execution.

1.12.1.13 Management should perform periodic reconciliation of payables balances by reconciling accounts payables ledgers to vendors' statements, payables confirmation, and the payables aging analysis. Variances identified should be investigated and adjusted where applicable in a timely manner.

Management's Response

1.12.1.14 Management acknowledges your observation and recommendation(s). Management will ensure that a payables management is created and implemented going forward.

Auditor General's Position

1.12.1.15 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.13 Assurance Management

1.13.1 No Evidence of Functional Audit Committee

Criteria

1.13.1.1 Regulation K.10 of the PFM Act of 2009 as amended and restated 2019 states that "the head of government agency or government organization shall in consultation with the internal audit governance board establish and maintain an audit committee for the government agency or organization for which he/she is responsible."

1.13.1.2 Further, Regulation K.11(1),(a) of the PFM Act of 2009 as amended and restated 2019 states that the Audit Committee of Government Agencies or Organizations shall review internal controls, including the scope of internal audit, internal audit Plans, internal audit findings, and recommend to the head of government agency the appropriate action to be taken.

Observation

1.13.1.3 During the audit, we observed no evidence of a functional audit committee at the entity to monitor and address audit matters at the institution as required.

Risk

1.13.1.4 Audit issues and lapses identified in the entity's internal control system may not be appropriately monitored and addressed due to the absence of a functional audit committee.

1.13.1.5 Internal and external audit recommendations may not be monitored and implemented in a timely manner.

Recommendation

1.13.1.6 Management should liaise with the relevant authority to establish a functional audit committee. Evidenced of periodic meetings minutes and activities reports should be adequately documented and filed to facilitate future review.

Management's Response

1.13.1.7 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward.

Auditor General's Position

1.13.1.8 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.13.2 No Evidence of a Functional Internal Audit Unit

Criteria

1.13.2.1 Regulation J-3 (1) of the PFM Act of 2009 as amended and restated 2019 requires that "There shall be established in each government agency or government organization an internal audit unit which shall constitute a part of that institution".

Observation

1.13.2.2 During the audit, we observed that the Internal Audit Unit was not functional evidenced by the absence of periodic risks assessment, internal audits for 1st, 2nd and 3rd quarters and follow-up on the implementation of internal and external audit recommendation for the fiscal year ended December 31, 2024.

Risk

1.13.2.3 The absence of a functional Internal Audit Unit may deny assurance that risks are appropriately identified and mitigated.

1.13.2.4 Systems, controls and compliance activities may not be monitored, thereby impairing the achievement of the entity's objectives.

1.13.2.5 External audit recommendations may not be implemented in a timely manner.

Recommendation

1.13.2.6 Management should establish a functional Internal Audit Unit to provide independent assurance on the effectiveness of the entity's risk management, governance and internal control processes.

1.13.2.7 Management should ensure that the Internal Audit Unit is made fully functional evidenced by the conduct of periodic risk assessments, internal audits and implementation of internal and external audit recommendations.

1.13.2.8 Periodic risk assessments and internal audit reports as well as evidence of implementation of internal and external audit recommendations should be adequately documented and filed to facilitate future review.

Management's Response

1.13.2.9 Management acknowledges your observation and recommendation(s). Management will ensure that they are implemented going forward. However, management in 2024, did officially write the IAA requesting the on-site placement of an IAA Auditor who has been present since October 2024.

Auditor General's Position

1.13.2.10 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

1.13.3 No Evidence of Approved Internal Audit Plan

Criteria

1.13.3.1 Section 1110 of the International Standards for the Professional Practice of Internal Auditing (Standards) states that "Organizational independence is effectively achieved when the chief audit executive reports functionally to the board. Examples of functional reporting to the board involve the board:

- Approving the internal audit charter.
- Approving the risk based internal audit plan.
- Approving the internal audit budget and resource plan.
- Receiving communications from the chief audit executive on the internal audit activity's performance relative to its plan and other matters.
- Approving decisions regarding the appointment and removal of the chief audit executive.
- Approving the remuneration of the chief audit executive.
- Making appropriate inquiries of management and the chief audit executive to determine whether there are inappropriate scope or resource limitations".

Observation

1.13.3.2 During the audit, we observed no evidence of an approved internal audit plan that comprehensively catalog planned activities of the internal audit unit for FY 2024.

Risk

1.13.3.3 Risk assessment activities and periodic internal audits may not be effectively planned for and implemented in a timely manner. This may impair the achievement of the internal audit unit objectives.

1.13.3.4 Internal and external audit recommendations may not be follow-up on and implemented in a timely manner.

Recommendation

1.13.3.5 The Internal Audit Manager should facilitate the preparation of a comprehensive annual internal audit plan cataloging planned activities of the internal audit function. These activities should include periodic risk assessment, internal audits of selected management functions, and a schedule for follow-up on the implementation of internal and external audit recommendations. The annual internal audit plan should be submitted to the Board of Directors for approval and subsequently operationalized.

Management's Response

1.13.3.6 Management acknowledges your observation and recommendation(s). Management will ensure that a comprehensive Internal Audit plan is prepared, approved by the Board of Directors and duly implemented going forward.

Auditor General's Position

1.13.3.7 We acknowledge Management's acceptance of our findings and recommendations. We will follow-up on the implementation of our recommendations during subsequent audit.

Annexures

Annexure 1a: Lack of Valid Central Bank of Liberia Broker/ Agent License

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
1	22-Jan-24	NICOL-COM-0014-01-25	Transaction represents payment on commission as Insured.	Arthur Rotimi Maclaren (Trust Brokerage)	7,000.00
2	10-Jan-24	NICOL-002-02-2025	Transaction represent payment for Service of commission as Insured.	Miatha Nedned Konneh	1,740.00
3	13-Jun-24	NICOL-245-2024	Transaction represents payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	930
4	23-Dec-24	NICOL-962-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jefferson B. Sackor	860
5	21-Mar-24	NICOL-1000-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	IFAD	640
6	21-Feb-24	#047	Transaction represent payments for various Insured Businesses Commission as insured.	Sangay Insurance Agency	582.24
7	19-Dec-24	957/24	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jevino Zee Toney	533.55
8	26-Jul-24	NICOL-288-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	FAITH MENYON	500
9	23-Sep-24	NICOL-841-2024	Transaction represent payments as commission for IFAD/MOA for insurance Policy renewal(NIV/CP/11/09/19/0084)	JOVINO ZEE TONEY JR	437.83
10	4-Sep-24	NICOL-814-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	437.4
11	7-May-24	NICOL-430-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	DANELLET L. BERRIEN	429.35
12	14-Aug-24	NICOL-1185-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	340
13	22-Oct-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Harold Golafale	325
14	27-Sep-24	NICOL-850-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	300

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
15	26-Oct-24	NICOL-946-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jimmy F.K.Togbah	300
16	1-Oct-24	NICOL-916-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jimmy F.K.Togbah	288
17	1-Jul-24	NICOL-297-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NATIONAL SECRITY AGENCY	245
18	22-Aug-24	NICOL-1201-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	225
19	2-May-24	NICOL-408-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	210
20	6-Jun-24	NICOL-222-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	ABRAHAM MUBIAH	193.5
21	22-Apr-24	NICOL-784-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	187.5
22	23-Apr-24	NICOL-796-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	182
23	18-Apr-24	NICOL-754-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	177.75
24	10-Jan-25	NICOL-001-01-2025	Transaction represents payment for service of Commission as Insured	Sajona Intermediaries	160
25	19-Feb-24	02/048	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Princeton A. Miller	131.75
26	22-Apr-24	NICOL-778-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	540/ Five Fourty	130
27	7-May-24	NICOL-432-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MELVIN BROKER	127.5
28	25-Jun-24	NICOL-281-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	123.75
29	8-Jun-24	NICOL-319-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	ABRAHAM MUBIAH	120
30	7-May-24	NICOL-431-2024	Transaction represent payments for Third Party Motor Insurance	VICTORIA BROKER	117

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
			Policy Commission as Insured.		
31	10-Oct-24	NICOL-934-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Geelar Enterprise & Cooper Geelar	115.5
32	7-May-24	NICOL-429-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	115
33	22-May-24	NICOL-519-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	112.5
34	26-Apr-24	NICOL-1000-1098-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	111
35	23-Apr-24	NICOL-806-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MOUNT BARCLAY	101
36	25-Apr-24	NICOL-1055/2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	100
37	18-Mar-24	NICOL-1000-993-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	100
38	1-Apr-24	NICOL-647-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	GOLDEN VEROLEUM(Liberia)	100
39	24-Jun-24	NICOL-278-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	95
40	5-Aug-24	NICOL-1162-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	95
41	22-Mar-24	NICOL-1005-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	90
42	N/A	NICOL-1000-125-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	90
43	15-May-24	NICOL-472-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	87.75
44	30-Apr-24	NICOL-1000-126-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	86.25
45	15-Apr-24	NICOL-707-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	80
46	29-Apr-24	NICOL-1089-	Transaction represent payments	EXCELLENT	80

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
		2024	for Third Party Motor Insurance Policy Commission as Insured.	BROKER	
47	12-Jul-24	NICOL-344-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	79
48	20-May-24	NICOL-504-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	70.5
49	22-Apr-25	NICOL-789-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MOUNT BARCLAY	70
50	18-Mar-24	NICOL-1000-994-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	67
51	25-Mar-24	NICOL-1014-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	65
52	22-Apr-24	NICOL-787-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VAI TOWN	65
53	13-May-24	NICOL-463-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	64.5
54	16-May-24	NICOL-484-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	63.75
55	25-Apr-24	NICOL-1000-1072-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NTA	62
56	12-Jun-24	NICOL-241-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	61
57	22-Apr-24	NICOL-788-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VIA TOWN	60.5
58	1-Apr-24	NICOL-651-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	60
59	27-May-24	NICOL-536-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	60
61	30-Sep-24	NICOL-837-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	57
62	24-Apr-24	NICOL-1054-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Mount Barclay	56

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
63	Not available	NICOL-673-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	55
64	16-Apr-24	NICOL-715-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	55
65	7-Oct-24	NICOL-929/2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	55
66	3-May-24	NICOL-417-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	54
67	18-Jul-24	NICOL-368-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	ANTENN MENYON	50
68	21-May-24	NICOL-513-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	49.5
69	10-May-24	NICOL-451-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	48
70	16-May-24	NICOL-485-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	48
71	April 25,2024	NICOL-1000-1082-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	48
72	6-May-24	NICOL-423-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	45
73	23-Apr-24	NICOL-804-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	540 CONGOTOWN	45
74	23-Apr-24	NICOL-807-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	540 CONGOTOWN	45
75	21-Aug-24	NICOL-1199-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Abraham Mulbah	45
76	29-May-24	NICOL-544-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	44
77	1-Jun-24	NICOL-207-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	ABRAHAM MUBIAH	44
78	12-Jun-24	NICOL-240-2024	Transaction represent payments for Third Party Motor Insurance	VICTORIA BROKER	42.75

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
			Policy Commission as Insured.		
79	24-Oct-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Tugbeh R. D Macauley	42.5
80	11-Jul-24	NICOL-338-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	41
81	23-Apr-24	NICOL-808-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	40
82	12-Sep-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	40
83	29-Mar-24	NICOL	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	40
84	22-Apr-24	NICOL-783-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured	540 CONGOTOWN	40
85	15-Oct-24	NOCAL -945-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Lucy PAY (Broker)	39
86	15-Oct-24	NICOL-944-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Lucy PAY (Broker)	37.5
87	10-Jul-24	NICOL-333-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	37.5
88	9-May-24	NICOL-444-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	37.5
89	16-May-24	NICOL-486-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	37
90	23-May-24	NICOL-531-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	37
91	25-Sep-24	NICOL-845-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	37
92	11-Apr-24	NICOL-696-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	37
93	17-Jul-24	NICOL-363-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	36.75
94	2-Apr-24	NICOL-660-2024	Transaction represent payments	EXCELLENT	36

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
			for Third Party Motor Insurance Policy Commission as Insured.	BROKER	
95	8-Oct-24	NICOL-920-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	36
96	23-Apr-24	NICOL-798-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VAI TOWN	35
97	5-Aug-24	NICOL-1163-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	33.75
98	24-Apr-24	NICOL-1000-1069-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	33.75
99	30-Sep-24	NICOL 855-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	33
100	5-Jun-24	NICOL-217-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	33
101	27-Mar-24	NICOL-1028-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	32.5
102	18-Jun-24	NICOL-262-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	32.25
103	27-Mar-24	NICOL-1029-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	32
104	26-Apr-24	NICOL-1000-1095-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	31.5
105	6-May-24	NICOL-424-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	31
106	19-Apr-24	NICOL-760-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	30.75
107	29-May-24	NICOL-543-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	30.75
108	8-Oct-24	NICOL-931-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	30
109	2-Oct-24	NICOL -921-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	30

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
110	23-Feb-24	02/059	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Insurance Broker	30
111	23-May-24	NICOL-522-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	PATRA BROKER	30
112	1-Jul-24	NICOL-295-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	30
113	16-Apr-24	NICOL-724-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	PRECIOUS FREEMAN	30
114	13-Feb-24	02/038	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Danlette Lellia Berrian	30
115	16-Jul-24	NICOL-357-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	29
116	6-Jun-24	NICOL-220-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	26.25
117	24-Jul-24	NICOL-385-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	26.25
118	3-Jul-24	NICOL-305-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	25.5
119	17-May-24	NICOL-493-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	25.5
120	28-Aug-24	NICOL-1214-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	25
121	15-Jul-24	NICOL-350-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	24
122	2-Jul-24	NICOL-301-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	22.5
123	8-May-24	NICOL-440-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	22.5
124	2-May-24	NICOL-414-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	22.5
125	17-Apr-24	NICOL-734-2024	Transaction represent payments for Third Party Motor Insurance	VIA TOWN	22.5

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
			Policy Commission as Insured.		
126	25-Mar-24	NICOL-1016-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Precious B. Freeman	22.5
127	27-Jun-24	NICOL-289-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	21
128	4-Jul-24	NICOL-314-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	20.25
129	17-Jun-24	NICOL-253-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
130	3-May-24	NICOL-418-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
131	8-May-24	NICOL-434-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
132	8-May-24	NICOL-441-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
133	9-May-24	NICOL-446-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
134	2-Apr-24	NICOL-666-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
135	22-Apr-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
136	7-Oct-24	NICOL-928-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
137	7-Oct-24	NICOL-925-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
138	19-Aug-24	NICOL-1195/2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
139	22-Mar-24	NICOL-1007-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
140	1-Mar-24	NICOL-965-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	20
141	28-Mar-24	NICOL-1147-	Transaction represent payments	VICTORIA BROKER	20

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
		2024	for Third Party Motor Insurance Policy Commission as Insured.		
142	19-Apr-24	NICOL-761-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	DANKEHE BERRIED	20
143	24-Apr-24	NICOL-1000-1067-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Danlette L. Beenier	20
144	5-Jul-24	NICOL-317-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	P. BROKER	18.75
145	20-Aug-24	NICOL-1198-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	17.5
146	4-Jun-24	NICOL-208-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	JOSEPH TOE	17.5
147	2-May-24	NICOL-399-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MOUNT BARCLAY	17.5
148	2-May-24	NICOL-401-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NTA	17.5
149	27-Mar-24	NICOL-1036-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Danlette L. Berrien	17.5
150	25-Mar-24	NICOL-1011-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Denlette Lelia Berrian	17.5
151	5-Jun-24	NICOL-218-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	17
152	19-Jun-24	NICOL-264-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	17
153	20-Jun-24	NICOL-267-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	17
154	31-Jul-24	NICOL-390-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	17
155	8-Aug-24	NICOL- 1170-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	17
156	3-Jun-24	NICOL-205-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	LUSU BROOKER	15

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
157	2-Apr-24	NICOL-659-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	15
158	8-Apr-24	NICOL-686-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	15
159	12-Sep-24	NICOL-827-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	15
160	20-Mar-24	NICOL-1000-998-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	15
161	19-Feb-24	02/047	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Excellence Insurance Broker	15
162	7-Jun-24	NICOL-223-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
163	7-Jun-24	NICOL-127-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
164	11-Jul-24	NICOL-337-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
165	2-Apr-24	NICOL-667-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
166	8-Apr-24	NICOL-685-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
167	12-Apr-24	NICOL-742-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
168	12-Aug-24	NICOL-1180-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
169	29-Apr-24	NICOL-1000-1088-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
170	31-May-24	NICOL-555-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	15
171	29-Oct-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Herinetta Y. Padmore	15
172	25-Apr-24	NICOL-1000-1084-2024	Transaction represent payments for Third Party Motor Insurance	PRECIOUS FREEMAN	15

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
			Policy Commission as Insured.		
173	16-May-24	NICOL-480-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	DANELLE L.BERRIEN	14.5
174	11-Apr-24	NICOL-697-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	DANETTE L.BERRIEN	13.5
175	2-Oct-24	NICOL-918-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	13
176	24-Jun-24	NICOL-277-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	12.75
177	9-Jul-24	NICOL-326-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	12.75
178	1-May-24	NICOL-403-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	PRECIOUS B.FREEMAN	12.5
179	24-Apr-24	NICOL-1000-1068-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	PRECIOUS FREEMAN	12.5
180	17-Jul-24	NICOL-364-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	12
181	12-Aug-24	NICOL-1175-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	12
182	23-Jul-24	NICOL-382-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
183	10-May-24	NICOL-450-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
184	24-May-24	NICOL-526-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
185	3-Apr-24	NICOL-672-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
186	9-Apr-24	NICOL-691-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
187	16-Apr-24	NICOL-729-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
188	28-Aug-24	NICOL-1212-	Transaction represent payments	VICTORIA BROKER	11.25

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
		2024	for Third Party Motor Insurance Policy Commission as Insured.		
189	30-May-24	NICOL-550-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	11.25
190	9-Jul-24	NICOL-329-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	11
191	27-Sep-24	NICOL-851- 2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	10
192	23-May-24	NICOL-524-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	CYENEVIE BROKER	10
193	30-Oct-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Macauley Broker	10
194	21-May-24	NICOL-511-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	DANETTE L. BERRIEN	10
195	16-Apr-24	NICOL-718-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	DANLETTE L.BERRIRN	10
196	23-Apr-24	NICOL-805-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NTA Team	10
197	9//24/2024	NICOL-844-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MARTEE VARDIER	10
198	25-Apr-24	NICOL-1000-1074-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VIA TOWN	10
199	N/A	NICOL-1122-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Danlette L. Berrien	10
200	8-Jul-24	NICOL-320-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	9
201	16-Jul-24	NICOL-354-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	9
202	1-Apr-24	NICOL-655-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	9
203	5-Apr-24	NICOL-680-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	9

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
204	28-Mar-24	NICOL-1043-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	9
205	31-Jul-24	NICOL	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	8.5
206	Not available	NICOL-392-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	8.5
207	26-Mar-24	NICOL-1027-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	7.5
208	22-May-24	NICOL-516-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	PRECIOUS B.FREEMAN	7.5
209	24-Apr-24	NICOL-1060-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	540 CONGOTOWN	7.5
210	26-Apr-24	NICOL-1000-1109-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MOUNT BARCLAY	7.5
211	10-Jun-24	NICOL-230-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	JACKSON JAKE	6
212	22-Apr-24	NICOL-780-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	JOSEPHINE NAGBE	6
213	13-Aug-24	NICOL-1184-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Francis Kpangbi	6
214	26-Apr-24	NICOL-1110-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	MOUNT BARCLAY	6
Total					**24,040.12**

Annexure 1b: Lack of Valid Central Bank of Liberia Broker/Agent License

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount L$
1	23-Dec-24	NICOL-961-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jefferson B. Sackor	83,805.00
2	1-Oct-24	NICOL-915-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jimmy F.K.Togbah	66,091.52
3	1-Oct-24	NICOL-109-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jimmy F.K.Togbah	66,091.52

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount L$
4	26-Sep-24	NICOL-847-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EMMETH D. DENNIS	59,670.00
5	13-May-24	NICOL-475-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	52,768.00
6	21-Oct-24	NICOL-947-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jojo Bossman / Pieh Charlley	43,120.00
7	24-Apr-24	NICOL-571-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	11,640.00
8	18-Jul-24	NICOL-581-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Antenn Menyon	9,750.00
9	9-May-24	NICOL-477-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	8,775.00
10	23-Apr-24	NICOL-570-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	7,840.00
11	6-May-24	NICOL-478-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	5,418.00
12	26-Mar-24	NICOL-562-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	3,960.00
13	29-May-24	NICOL-542-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	3,920.00
14	2-Apr-24	NICOL-658-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	3,920.00
15	23-May-24	NICOL-529-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	3,880.00
16	22-Apr-24	NICOL-568-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	3,495.00
17	12-Jul-24	NICOL-345-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	3,000.00
18	5-Jan-24	Not provided	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Insurance Broker	2,850.00
19	22-May-24	NICOL-521-2024	Transaction represent payments for Third Party Motor Insurance Policy	VICTORIA BROKER	2,478.00

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount L$
			Commission as Insured.		
20	15-May-24	NICOL-474-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	2,473.50
21	31-May-24	NICOL-557-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	2,469.00
22	31-Jul-24	NICOL-391-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	2,340.00
23	25-Apr-24	NICOL-572-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	EXCELLENT BROKER	2,340.00
24	30-Apr-24	NICOL-576-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	2,182.00
25	27-May-24	NICOL-535-2024	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	VICTORIA BROKER	1,746.00
Total					**456,022.54**

Annexure 1c: Lack of Valid Central Bank of Liberia Broker/Agent License

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
1	22-Jan-25	NICOL-014-01-25	Transaction represent payments for Life and medical Insurance Policy of Liberia Telecommunication Authority for 5 months period Commission as Insured.	Arthur Rotimi Maclaren (Trust Brokerage)	7,000.00
2	04-Apr-25	NICOL-CCV-128	Transaction represent payments for Group Life & Medical Insurance Policy Commission as Insured. This payment represents an insurance policy for the period from January 1, 2025 to December 31, 2025.	TRUST BROKERAGE LLC	5,963.00
3	04-May-24	NICOL-1000-296/2024	Transaction represents payments as business promotion for meeting to be held at National security Agency (NSA) for potential businesses of medical Insurance for life and Non- life.	Patrick Sepahn Nmah	5,500.00
4	01-Feb-25	NICOL-GENEX-002-	Transaction represents payments as business promotion	Alex Cole	4,500.00

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
		2-25	for unspecify business		
5	02-May-24	NICOL-1000-294-2024	Transaction represents payments as business promotion for meeting to be held at the Ministry of Finance and Development Planning (MFDP) for potential businesses of medical Insurance for life and Non- life.	MULBAH M. KROMAH	4,000.00
6	04-Apr-25	NICOL-CCV-129	Transaction represent payments for Group Life & Medical Insurance Policy Commission as Insured. This payment represents an insurance policy for the period from January 1, 2025 to February 28 2025.	TRUST BROKERAGE LLC	3,586.56
7	26-Feb-25	NICOL-COM-004-2-25	Transaction represent balance payments to Arthur Rotimi Maclarence (Trust Brokerage) as commission for LTA Medical and Life business.	Arthur Rotimi Maclaren (Trust Brokerage)	3,095.50
8	10-Jan-25	NICOL-COM-1001-02-25	Transaction represent payments to Philip Chea Penie as commission for National Road Funds Permium paid on Medical Insurance policy.	Philip Chea Penie	3,000.00
9	12-Sep-24	NICOL -202-2024	Transaction represents payments for business promotion.	RONEL CHOK SWEN	2,500.00
10	22-Jan-25	NICOL-015-01-2025	Transaction represents payments as business promotion for National security Agency (NSA) medical Insurance and commission payment to contracted Agent.	Andreas P. Lomax	2,000.00
11	17-Oct-24	NICOL- 1000-250-2024	Transaction represents payments as business promotion for ROBERT FIR Life and Health Policy Insurance.	PATRICK TAMIA TEWUIEH	2,000.00
12	02-Apr-25	NICOL-COM-005-02-25	Transaction represent payment to Agent Jevino Zee Toney as commission for Golden Veroleum Limited Liberia (GVL) renewal Insurance business for 2025.	Jevino Zee Toney	819.00
13	21-Mar-25	NICOL-CCV-086	Transaction represent payments for Group Life & Medical	Sangay Insurance Agency	582.40

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (US$)
			Insurance Policy Commission as Insured as commission for Global Watch (National Security Agency) Medical and Life business.		
14	21-Feb-25	#047	Transaction represent payments for various Insurance Businesses Commission as Insured.	Sangay Insurance Agency	582.24
15	21-Feb-25	#47	Transaction represent payments for Group Life & Medical Insurance Policy Commission as Insured as commission for Global Watch (National Security Agency) Medical and Life business.	Sangay Insurance Agency	582.00
16	10-Jan-25	NICOL-COMM-001-01-25	Transaction represents payment for service on commission as Insured.	Sajona Intermediaries	160.00
17	21-Feb-25	#041	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Jimmy F.K.Togbah	124.00
18	17-Feb-25	NICOL-GEN EX-008-02-25	Transaction represent commission payments to Kharis Global International additional Staff that were added to the Group Term Medical Insurance Policy.	Gregary B. Nyepan	87.50
19	02-Mar-25	NICOL-COM-001-02-25	Amount represent payment as commission on Travel Insurance.	Sajona Intermediaries	68.00
Total					**46,150.20**

Annexure 1d: Lack of Valid Central Bank of Liberia Broker/Agent License

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (L$)
1	06-Nov-24	NICOL-619-2024	Transaction represents payments for business promotion businesses brought in by Ministry of Transport and Liberia Aviation Authority.	Kelvin E. Kollie	686,000.00
2	31-Oct-24	NICOL -614-2024	Transaction represents payments for business promotion of the Monrovia City Corporation (MCC)	Laffor William Momo	147,750.00
3	17-Apr-24	NICOL-061-2024	Transaction represents payments for business promotion for businesses	MULBAH M. KROMAH	480,000.00

No.	Date	Reference #	Description	Name of Brokers/Agents	Amount (L$)
			promotion for unspecify business.		
4	06-Jun-24	NICOL -051-2024	Transaction represents payments for business promotion for businesses promotion for unspecify business.	Alexander VOKER	384,000.00
5	21-Feb-25	#040	Transaction represent payments as commission for Insurance Policy as Insured	Jimmy F.K.Togbah	14,765.00
Total					**1,712,515.00**

Annexure 2a: Irregularities Associated with Business Promotion and Acquisition Expenditures

No.	Date	Ref #	Description	Payee	Amount US ($)
1	21-Mar-24	NICOL-074-2024	payments for business promotion	Prince T. Freeman	1,500.00
2	28-Mar-24	NICOL-079-2024	payments for business acquisition cost	Prince T. Freeman	5,900.00
3	1-May-24	NICOL-094-2024	payments for business promotion	Patrick Sepahn Nmah	5,500.00
4	17-May-24	NICOL-075-2024	payments for new business promotion	Prince T. Freeman	6,000.00
5	31-May-24	NICOL-106-2024	payments for business promotion for the House of Representatives and the Senate	Prince T. Freeman	3,000.00
6	13-Jun-24	NICOL-114-2024	payments as business promotion	Prince T. Freeman	5,000.00
7	19-Jun-24	NICOL-120-2024	payments as business promotion for Global Watch	Prince T. Freeman	3,000.00
8	19-Jun-24	NICOL- 119-2024	payments as Business promotion	Prince T. Freeman	1,500.00
9	28-Jun-24	NICOL-132-2024	payments for business acquisition of LTA and RIA.	Prince T. Freeman	6,000.00
10	2-Jul-24	NICOL-149-2024	payments as Business promotion for Liberia Telecommication Authority	Prince T. Freeman	1,500.00
11	5-Sep-24	NICOL- 192-2024	payments for business promotion for Liberia Telecommunication Corporation(LTC Mobile).	Prince T. Freeman	1,500.00
12	15-Oct-24	NICOL-1000-253-2024	payments for business promotion	Prince T. Freeman	2,500.00
13	12-Nov-24	NICOL-626-2024	payments as business promotion	Prince T. Freeman	1,000.00
Total					**43,900.00**

Annexure 2b: Irregularities Associated with Business Promotion and Acquisition Expenditures

No.	Date	Ref #	Description	Payee	Amount (L$)
1	12-Jul-24	NICOL - 049-2024	payments for business promotion for acquisition of Liberia Telecommunication Authority (LTA)	Prince T. Freeman	386,000.00
Total					**386,000.00**

Annexure 2c: Irregularities Associated with Business Promotion and Acquisition Expenditures

No.	Date	Ref #	Description	Payee	Amount (US$)
1	10-Jan-25	NICOL-008-01-25	payments as Business promotion for various businesses acquisition to include: EPA, Bea Minning and GSA	Prince T. Freeman	2,000.00
2	17-Feb-25	NICOL-GEN EX-03-02-25	payments for business promotion and lunch with the Special Advisor to the President	Prince T. Freeman	2,350.00
3	19-Feb-25	NICOL-GEN EX-05-02-25	payments for business promotion for Central Bank of Liberia (CBL) medical, Life and Auto Insurance policies.	Prince T. Freeman	2,500.00
4	25-Mar-25	NICOL-CCV-095	payments as Business promotion for potential Businesses of Golden Veroleum and LTA.	Prince T. Freeman	350.00
5	31-Mar-25	NICOL-CCV-106	payment as Business promotion for IFAD/TCEP/MOA/GVL.	Byron A. Russ	2,000.00
Total					**9,200.00**

Annexure 3: No Approved Job Description

No.	Name of Employee	DESCRIPTION	POSITION
1	Esther M. Blake	CSA Staff	Customer Service Manager
2	Jackson J. Jekeh	CSA Staff	Clint Officer
3	Tonia Kromah	CSA Staff	Janitor Supervisor
4	Yarmah Borvor	CSA Staff	Janitor
5	Victoria Q. Macgona	CSA Staff	Executive Secretary
6	Prince T. Freeman	CSA Staff	Account Clarke
7	Erastus S. B. Behn	CSA Staff	Under writer
8	Memekeh B. Brown	CSA Staff	Ender writing Officer
9	Vassy Sekou Konneh	CSA Staff	Manager Personnel
10	Charlotte Y. D. Kpanah	CSA Staff	Comptroller
11	Varney Cole	CSA Staff	Driver
12	Wedell B. Brown	CSA Staff	HR Officer
13	Abraham B. Bonugee	CSA Staff	Marketing Secretary
14	Laila B. Genoway	CSA Staff	Procurement Director
15	Foday L. Sesay	CSA Staff	Technical Manager
16	Abraham K. Yarsiah	CSA Staff	General Service Officer
17	Georgette D. S.H. Govego	CSA Staff	Receptionist
18	Byron A. Russ	CSA Staff	Marketing Manager

No.	Name of Employee	DESCRIPTION	POSITION
19	Martee T. Verdier	CSA Staff	Medical Clint
20	Mariama Kromah	CSA Staff	Senior Marketing Officer
21	Gaylor Quaqua	NICOL Staff	IT Officer
22	Charles K. Neor	NICOL Staff	Marketing Assistant
23	Ranel T. Harlie	NICOL Staff	Medical Clint
24	Roland Juoty Zammie	NICOL Staff	Hospital Concierge
25	Bindu A. Gallor	NICOL Staff	Senior Marketing Manager
26	Ngozi B. Snorton	NICOL Staff	Under writer
27	Janet Okanta Carson	NICOL Staff	Not Available
28	Ceta A. Sangary	NICOL Staff	Insurance Professional
29	Patricia L. Paye	NICOL Staff	Insurance Professional
30	Florence Harris	NICOL Staff	Clint Officer
31	Elloise O.W.Kemah	NICOL Staff	Senior Marketing Officer
32	Frances Kpangbai	NICOL Staff	Under writer
33	Maxime C. Welwolie	NICOL Staff	Under writer
34	Genevie B. Johnson	NICOL Staff	Insurance Professional
35	Humphery C. Kumeh, Jr	NICOL Staff	Marketing Assistant
36	Monsery Biki	NICOL Staff	Marketing Assistant
37	Dweh Thomas Bedell	NICOL Staff	Chief Financial Officer
38	Aallyah Belle	NICOL Staff	Insurance Professional
39	Thomas Beyan, Jr	NICOL Staff	Senior Claims Officer
40	Matenneh Kromah	NICOL Staff	Procurement Officer
41	Lynette N. Mark	NICOL Staff	Auto-Under writer
42	Efua Reynolds Doe	NICOL Staff	Life Under writer
43	Patience N. Sackie	NICOL Staff	Non- Under writer
44	Julie Kordee Tarplah	NICOL Staff	Life/Medical-Under writer
45	Tamia Kpunah Mabande	NICOL Staff	Legal & Board Secretary
46	Patricia Q. K. George	NICOL Staff	Medical Clint Officer
47	Rachel P.D. Jallah	NICOL Staff	Life-Under writer
48	Anthony K. Selmah	NICOL Staff	Hospital Concierge

Annexure 4: No Employee Performance Appraisal

No.	Name of Employee	DESCRIPTION	POSITION
2.	Jackson J. Jekeh	CSA Staff	Clint Officer
3.	Tonia Kromah	CSA Staff	Janitor Supervisor
4.	Yarmah Borvor	CSA Staff	Janitor
5.	Erastus S. B. Behn	CSA Staff	Clint Officer
6.	Memekeh B. Brown	CSA Staff	Junior Clint Officer
7.	Vassy Sekou Konneh	CSA Staff	Manager Personnel
8.	Varney Cole	CSA Staff	Driver
9.	Wedell B. Brown	CSA Staff	HR Officer
10.	Abraham B. Bonugee	CSA Staff	Marketing Secretary
11.	Laila B. Genoway	CSA Staff	Procurement Director
12.	Foday L. Sesay	CSA Staff	Technical Manager

No.	Name of Employee	DESCRIPTION	POSITION
13.	Abraham K. Yarsiah	CSA Staff	General Service Officer
14.	Georgette D. Howe	CSA Staff	Not Available
15.	Gaylor Quaqua	NICOL Staff	IT Officer
16.	Charles K. Neor	NICOL Staff	Marketing Assistant
17.	Ranel T. Harlie	NICOL Staff	Medical Clint
18.	Roland Juoty Zammie	NICOL Staff	Hospital Concierge
19.	Bindu A. Gallor	NICOL Staff	Senior Marketing Manager
20.	Ceta A. Sangary	NICOL Staff	Insurance Professional
21.	Patricia L. Paye	NICOL Staff	Insurance Professional
22.	Florence Harris	NICOL Staff	Clint Officer
23.	Elloise O. W. Kemah	NICOL Staff	Senior Marketing Officer
24.	Frances Kpangbai	NICOL Staff	Not Available
25.	Maxime C. Welwolie	NICOL Staff	Under writer
26.	Genevie B. Johnson	NICOL Staff	Insurance Professional
27.	Humphery C. Kumeh, Jr	NICOL Staff	Marketing Assistant
28.	Monsery Biki	NICOL Staff	Marketing Assistant
29.	Dweh Thomas Bedell	NICOL Staff	Chief Financial Officer
30.	Thomas Beyan, Jr	NICOL Staff	Not Available
31.	Matenneh Kromah	NICOL Staff	Procurement Officer
32.	Lynette N. Mark	NICOL Staff	Auto-Under writer
33.	Efua Reynolds Doe	NICOL Staff	Life Under writer
34.	Julie Kordee Tarplah	NICOL Staff	Life/Medical-Under writer
35.	Tamia Kpunah Mabande	NICOL Staff	Legal & Board Secretary
36.	Patricia Q. K. George	NICOL Staff	Medical Clint Officer
37.	Anthony K. Selmah	NICOL Staff	Hospital Concierge

Annexure 5a: Irregularities Associated with Procurement Management

No	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (US$)
1	15-Jul-24	Liberia Renaissance Group	RFQ	Amount represents payment for work done on the Office as per the attached.	8,513.30
2	5-Jul-24	Liberia Renaissance Group	RFQ	Amount represent payment for work done at the office NP House as per the attached	7,000.00
3	24-May-24	Byron A. Russ	RFQ	Amount represents payment for storage fees as per attached.	7,000.00
4	18-Jun-24	Liberia Renaissance	RFQ	Amount represents payment for work done at the office NP House as per attached	6,648.56
5	22-Apr-24	Ghana Re-Insurance/Tranfer	RFQ	Amount represents payment for Re-Insurance Traff as per attached.	6,148.80

No	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (US$)
6	9-Apr-24	Prince T. Freeman	RFQ	Amount represents payment for Insurance workshop as per attached.	5,000.00
7	10-Dec-24	Omoko's Business Center	RFQ	Amount represent payment for Twenty - Five pieces of Gaint -size christmas hamper/basket for valued customers as per attached.	5,000.00
8	28-Mar-24	GURUS	RFQ	Amount represents payment to Professional Organization as per the attached	4,500.00
9	18-Oct-24	J. Mart Liberia	RFQ	Amount represents payment for Purchase of Furniture for MD's office as per the attached.	3,745.00
10	26-Jun-24	Prompt Ventures Corporation Inc.	RFQ	Amount represents payment for Technical Mannuals as per the attached	3,000.00
11	26-Jun-24	Prompt Ventures Corporation Inc.	RFQ	Amount represents payment for Technical Manuel as per the attached	3,000.00
12	11-Dec-24	Andreas P. Lomax	RFQ	Amount represents payment special services render to NICOL in the preparation of CBL licensing.	3,000.00
13	28-Aug-24	Seyre Global	RFQ	Amount represents payment for Re-Insurance premium as per the attached.	2,596.80
14	22-Apr-24	Seyre Global Re-Insurance/Transfer	RFQ	Amount represents payment for Global Re-Insurance as per attached	2,596.80
15	16-Apr-24	Prompt Ventures Corporation Inc.	RFQ	Payment for Technical Mannual Development Service	2,500.00
16	6-Dec-24	RLJ Kendeja Resort & Villas	RFQ	Amount represents payment for staff retreat and year party as attached.	2,365.00
17	3-May-24	Pheeter S. Varpilah	RFQ	Amount represents payment for the first Zonal meeting of Ecowas Brown Cards T8 Conakry, Guinea as per the attached	2,250.00
18	3-Oct-24	Liberia Renaissance Group	RFQ	Amount represents payment for construction work at the office as per the attached.	2,000.00

No	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (US$)
19	26-Nov-24	Tamia Kpunah Mabande	RFQ	Amount represents payment for legal purpose as per the attach.	1,800.00
20	10-Jul-24	Nation Road Fund	RFQ	Amount represents payment for manager check for BID Security as per the attached.	1,650.00
21	28-May-24	Maxwell B. Saypay	RFQ	Amount represents payment for (50) sets of Antivirus plus Installations fees as per the attached.	1,500.00
22	17-Sep-24	Prompt Ventures Corporation Inc.	RFQ	Amount represents payment for Technical Manuel as per the attached	1,140.00
23	27-Feb-24	Prince T. Freeman	RB	Amount represents payment for Gasoline used by NICOL Slips Attached	800.00
24	30-Aug-24	Ed-Technologies	RFQ	Amount represents payment for professional service as per the attached.	800.00
25	1-Nov-24	Byron A. Russ	RFQ	Amount represents payment for marketing setup for inspection as per the attached	750.00
26	3-Feb-24	Kingsing And Designs	RFQ	Amount represents payment for Printing of 50 Booklets of Medicals Slip as per the attached	700.00
27	15-Aug-24	CONNECT SERVICE LIBERIA LLC	RFQ	Amount represents payment for internet subscription for the month of July and August	690.00
28	13-May-24	Victor Hector Kamara	RFQ	Amount represents payment service fees as per the attached	650.00
29	20-Aug-24	Liberia Revenue Authority	RFQ	Amount represents payment for BIO Security for vehicles as per the attached	500.00
30	21-Mar-24	Prince T. Freeman	RFQ	Amount represents payment for transportation to and from paynesville with document as per the attached.	500.00
31	27-Nov-24	Pheeter S. Varpilah	RFQ	Amount represents payment for registration fees WAICA 40th Annual Conferencee as	500.00

No	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (US$)
				per the attached.	
Total					**88,844.26**

Annexure 5b: Irregularities Associated with Procurement Management

No.	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (L$)
9	30-Oct-24	Bless One Luxuries Resort	RFQ	Amount represents payment for NICOL's Senior Mgmt retreat.	416,947.50
8	22-Aug-24	Icare Health Incorporated	RFQ	Amount represents payment for professional services as per the attached.	341,250.00
5	29-May-24	Biaze-In Bar and Restaurant	RFQ	Amount represents payment for Entertainment NICOL Employee as per the attached.	112,651.00
7	11-Sep-24	Charles Collins	RFQ	Amount represents payment for Marketing Consultancy as per the attached	97,500.00
4	28-Aug-24	Abraham K. Yarsiah	RFQ	Payment moving from Mac. Tower Building to NP House	97,000.00
6	11-Sep-24	Rovia Gate	RFQ	Amount represents payment for secured web hosting package as per the attached	97,000.00
1	26-Sep-24	Professional Service Inc.	RFQ	Amount represents payment for ID Card Printing as per attached.	87,750.00
2	1-Nov-24	Anzus Images	RFQ	Amount represents payment for buying and printing of NICOL's T. Shirt and Caps as per the attached	46,800.00
3	28-Oct-24	Prince T. Freeman	RFQ	Amount represent payment for Gasoline for Managing Director Travel to Tubmanburg, Bomi County as per the attached	9,600.00
Total					**1,306,498.50**

Annexure 5c: Irregularities Associated with Procurement Management

No	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (US$)
1	21-Jan-25	Prince T. Freeman	RFQ	Amount represents payment for printed materials, Land Deed appraisals and other printed documents	600.00
2	7-Feb-25	Prince T. Freeman	RFQ	Amount represents payment for printed materials for CBL License Documents	1,000.00
3	3-Feb-25	Ink Pro Group Inc.	RFQ	Amount reprersents payment for printing of office vouchers and broklets as per attached.	523.00
4	8-Apr-25	King Sign & Design Inc.	RFQ	Amount represents payment for printing of medical slips for Staff and Dependents as per attached.	700.00
5	17-Mar-25	NP (Liberia) Ltd	RB	Amount represents payment for fuel & Gasoline for office use details attach	719.86
6	31-Mar-25	NP (Liberia) Ltd	RB	Amount represents payment on fuel & Gasoline used by NICOL details attach	1,344.86
7	5-Mar-25	NP (Liberia) Ltd	RB	Amount represents payment on fuel & Gasoline used by NICOL details attach	770.54
8	21-Feb-25	Patience N. Sackie	RFQ	Amount represents payment to Host Farewell for Janet as per the attached.	700.00
9	18-Feb-25	Powernet	RFQ	Amount represents payment for Internet Service for the Month of February 2025 as per the attached.	500.00
10	20-Jan-25	Powernet	RFQ	Amount represents payment for Internet bill for the month of December 2024 as per the attached.	500.00
11	4-Mar-25	GURUS	RFQ	Amount represents payment (Balance final	2,000.00

No	Date	Payee	Procurement Method Per Procurement Plan	Description	Amount (US$)
				Payment) to Professional Organization as details attached	
12	4-Mar-25	Powernet	RFQ	Amount represents payment for Internet Service provided as attached.	750.00
13	8-Jan-25	The Cape Hotel	RFQ	Amount rrepresents payment for Bill & Accomodation of cape hotel (Senior Staff) meeting.	820.00
14	1-Apr-25	Auto Link Garage	RFQ	Amount represents payment for servicing vehicle bought from Cactus Motors as per the attached	642.00
Total					**11,570.26**

Annexure 6a: Payment without Evidence of Adequate Supporting Documents

No	Date	Payee	Description	Reference #	Amount (US$)
1	16-Aug-24	Liberia Renaissance Group	Amount represents payment for work done on the NP House Office as per the attached	165	20,988.59
2	22-Jan-24	Arthur Rotimi Maclaren (Trust Brokerage)	Transaction represents payment on commission as Insured.	NICOL-COM-0014-01-25	7,000.00
3	18-Jun-24	Not Available	Amount represents payment for work done at the office NP House as per attached	118	6,648.56
4	3-Jul-24	Salia Konneh	Amount represents payment for settlement of claims as per the attached.	NICOL-050-2024	5,000.00
5	30-Dec-24	Joanna Yah Tokpah/Safe Insurance Broker	Transaction represents payment of commission in relation to Robert Flight Information Region Life and Group Medical Insurance policy	NICOL-0489	5,000.00
6	9-Apr-24	Prince T. Freeman	Amount represents payment for Insurance workshop as per attached.	NICOL-082-2024	5,000.00
7	13-Sep-24	Prince T. Freeman	Payment for trip to South Africa	NICOL-203-2024	4,770.00
8	12-Nov-24	Euro World Travel &	Payment for ticket to Kenya	NICOL-624-	4,750.00

No	Date	Payee	Description	Reference #	Amount (US$)
		Tour		2024	
9	20-Nov-24	Prince T. Freeman	Amount represents payment for Ecowas Brown Card and Insurance Stickers and Certificates	NICOL-629-2024	4,700.00
10	28-Mar-24	Gurus	Amount represents payment to Professional Organization as per the attached	NICOL-078-2024	4,500.00
11	16-Aug-24	Joseph Sando Momolu Sr.	Amount represents payment for Board fees for Second Quarter	NICOL-162-2024	4,500.00
12	1-Aug-24	Prince T. Freeman	Amount represents payment for Board Meetings as per the attached	NICOL-160-2024	4,000.00
13	14-Nov-24	Prince T. Freeman	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	NICOL-627-2024	3,915.00
14	19-Apr-24	Nortu A Jappah	Payment for MD per diem to Gambia	NICOL-1282-2024	3,800.00
15	28-May-24	Pheetor S. Varpilah	Payment for trip to AIO	NICOL-103-2024	3,750.00
16	2-May-24	Joseph Sando Momolu Sr.	Amount represents payment of 4th Quarter Board of Directors fee(s).	NICOL-095-2024	3,500.00
17	18-Apr-24	Joseph Sando Momolu Sr.	Amount represents payment for Board fees as per the attached	NICOL-086-2024	3,500.00
18	17-May-24	Prince T. Freeman	Amount represents payment for Board Sitting fees as per attached	NICOL-102-2024	3,500.00
19	26-Feb-25	Arthur Rotimi Maclaren (Trust Brokeerage)	Transaction represent payments balance payment to Arthur Rotimi Maclarence (Trust Brokerage) as commission for LTA Medical and Life business.	NICOL-COM-004-02-25	3,095.50
20	11-Dec-24	Andreas P. Lomax	Payment for special services render to NICOL in the preparation of CBL Licensing.	No. 081-2024	3,000.00
21	24-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1290-2024	3,000.00
22	20-Aug-24	Samuel O. Mintah	Amount represents payment for Board fees for Second Quarter	NICOL-178-2024	3,000.00
23	16-Aug-24	Ansumanah S. Jallah	Amount represents payment	NICOL-164-	3,000.00

No	Date	Payee	Description	Reference #	Amount (US$)
			for Board fees for Second Quarter	2024	
24	12-Jul-24	Abraham Bonugee	Amount represents payment for Board fees for Second Quarter, Five Hundred each as per the attached.	NICOL-152-2024	3,000.00
25	16-Aug-24	Jevino Zee Toney	Transaction represent payments for IFAD Insurance Policy Commission as Insured.	NICOL-1191-2024	2,900.00
26	4-Jun-24	Euro World Travel & Tour	Payment for ticket	NICOL-110-2024	2,805.00
27	14-Nov-24	Pheetor S. Varpilah	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	NICOL-633-2024	2,555.00
28	27-Mar-24	Lion Stationery Store	Amount represents payment for Stationery as per attached	Not Available	2,501.00
29	16-Apr-24	Prompt Ventures Corporation Inc.	Payment for Technical Mannual Development Service	NICOL-237-2024	2,500.00
30	19-Nov-24	Prince T. Freeman	Amount represents payment for Ecowas Brown Card, Insurance Stickers and Certificates as per the attach (100pcs) to be purchased	NICOL-628-2024	2,350.00
31	30-Nov-24	Ministry of Transport/Compulsory Moto Third Party Insurance Stickers/Ecowas Brown Card Bureau of Liberia	Amount represents payment for purchase for 100 pcs @15.00 - Insurance Stickers and Certificate and 100 pcs @8.50 - Ecowas Brown Card as per the attached	NICOL-644-2024	2,350.00
32	26-Nov-24	Ministry of Transport/Compulsory Moto Third Party Insurance Stickers/Ecowas Brown Card Bureau of Liberia	Amount represents payment for purchase for 100 pcs @15.00 - Insurance Stickers and Certificate and 100 pcs @8.50 - Ecowas Brown Card as per the attached	NICOL-645-2024	2,350.00
33	27-Mar-24	Prince T. Freeman	Amount represents payment for purchase for 100 pcs @15.00 - Insurance Stickers and Certificate and 100 pcs @8.50 - Ecowas Brown Card as per the attached	NICOL-070-2025	2,350.00

No	Date	Payee	Description	Reference #	Amount (US$)
34	4-Dec-24	Ecowas Brown Card National Bureau of Liberia/ Ministry of Transport/ Compulsory Third Party Insurance	Amount represent payment for purchase of 100 pcs @15 - Insurance stickers ans certificates and 100 pcs @8.50 Ecowas Brown Cards as per attached	NICOL-874-2024	2,350.00
35	19-Dec-24	Euro World Travel & Tour	Amount represents payment for Air travel tickets as per the attached.	NICOL-907-24-2024	2,264.00
36	3-May-24	Can't Determined	Amount represents payment for the first Zonal meeting of Ecowas Brown Cards T8 Conakry, Guinea as per the attached	NICOL-1295-2024	2,250.00
37	3-May-24	Pheetor S. Varpilah	Payment for the First Zonal meeting of Ecowas Brown Cards to Conakry Guinea	NICOL-1295-2024	2,250.00
38	3-May-24	Pheetor S. Varpilah	Payment for the First Zonal meeting of Ecowas Brown Cards to Conakry Guinea	NICOL-1295-2024	2,250.00
39	28-Jun-24	Jonah Soe Kotee	Amount represents payment for Human Resources Policy as per attached	NICOL-134-2024	2,000.00
40	2-Oct-24	Lion Stationery Store	Amount represents payment for Stationery as per attached	NICOL-1245-2024	1,909.00
41	22-Apr-24	Euro World Travel & Tour	Payment for ticket to Banjul for the Managing Director	NICOL-1282-2024	1,750.00
42	29-Aug-24	Euro World Travel & Tour	Payment for two ticket	NICOL-187-2024	1,736.00
43	30-Oct-24	Apex Optics	Amount represents payment for medical bills as per attached.	NICOL-257-2024	1,680.00
44	10-Jul-24	Not Available	Amount represents payment for manager check for BID Security as per the attached.	147	1,650.00
45	20-Aug-24	Euro World Travel & Tour	Payment for ticket to and from Ghana	NICOL-180-2024	1,566.00
46	30-Oct-24	Ministry of Transport/Compulsory Moto Third Party Insurance Stickers	Amount represents payment for Insurance stickers and certificates as per the attach (100pcs) to be purchased	NICOL-610-2024	1,500.00
47	13-Nov-24	Ministry of Transport/Compulsory Moto Third Party Insurance Stickers	Amount represents payment to purchase insurance and Certificate as per the attached	NICOL-636-2024	1,500.00
48	5-Mar-24	Ministry of Transport/	Amount represent payment	NICOL-073-	1,500.00

No	Date	Payee	Description	Reference #	Amount (US$)
		Compulsory Motor Third Party	for Insurance Stickers as per attached	2024	
49	13-May-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached	NICOL-105-2024	1,500.00
50	5-Sep-24	Ministry of Transport/ Compulsory Motor Third Party	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-194-2024	1,500.00
51	21-May-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1297-2024	1,500.00
52	29-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1293-2024	1,500.00
53	22-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1287-2024	1,500.00
54	15-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1281-2024	1,500.00
55	9-Jul-24	Prince T. Freeman	Amount represents payment for Insurance Stickers and Certificates as per the attached	NICOL-1311-2024	1,500.00
56	7-Aug-24	Prince T. Freeman	Amount represents payment for insurance stickers as per attached.	NICOL-038-2024	1,500.00
57	5-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached	NICOL-083-2024	1,500.00
58	30-Oct-24	Orange	Amount represent payment for employee scratch card for the month of September 2024 as per attached.	NICOL-611-2024	1,250.00
59	30-Aug-24	Pheetor S. Varpilah	Payment Travel Allowance	NICOL-189-2024	1,200.00
60	8-May-24	Euro World Travel & Tour	Payment for ticket to Conakry Guinea	NICOL-098-2024	1,196.00
61	27-Dec-24	Orange Liberia	Amount represents payment for Scratch Card for the month of November 2024	NICOL-914-24	1,185.00
62	8-Apr-24	Prince T. Freeman	Amount represents payment for Contribution and donation to the Muslims Community for Ramadam celebration as per the attached.	Not Available	1,000.00
63	30-Apr-24	Lion Stationery Store	Amount represents payment	NICOL-092-	951

No	Date	Payee	Description	Reference #	Amount (US$)
			for Stationery as per attached	2024	
64	20-Aug-24	Orange	Amount represents payment for scratch cards for NICOL Staff for the month of August as per the attached.	NICOL-176-2024	945
65	20-Aug-24	Lonestar	Amount represents payment for employees' scratch card per attach for month of July 2024	NICOL-167-2024	945
66	24-Apr-24	Prince T. Freeman	Amount represents payment for Ecowas Brown Card as per the attach (100pcs) to be purchased	NICOL-1291-2024	850
67	11-Jul-24	Prince T. Freeman	Payment for allowance for travel to Ghana	NCIOL-151-2024	825
68	11-Jul-24	Prince T. Freeman	Payment for allowance for travel to Ghana	NICOL-151-2024	825
69	27-Feb-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-069-2024	805
70	30-Aug-24	Maxime C. Wolwolie	Payment for travel Allowance	NICOL-191-2024	800
71	27-Feb-24	Prince T. Freeman	Amount represents payment for Gasoline used by NICOL Slips Attached	NICOL-069-2024	800
72	24-Jun-24	James Chinenso Otobo	Amount represents payment for claims settlement as per attach.	No. 06-046	760
73	24-Jun-24	James Chinenso Otobo	Amount represent payment for claims settlement as per the attached	No. 06-046	760
74	27-Dec-24	Lonestar	Amount represents payment for Scratch Card for the month of December 2024	NICOL-913-24	707.5
75	15-Aug-24	Not Available	Amount represents payment for internet subscription for the month of July and August	161	690
76	4-Apr-24	Thunder Bird Corporation	Amount represents payment for claims on NIC Vehicle as per the attached.	No. 04-0041	650
77	4-Apr-24	Thunder Bird Corporation	Amount represent payment for claims on NIC Vehicle as per the attached	No. 04-0041	650
78	13-May-24	Can't Determined	Amount represents payment service fees as per the	97	650

No	Date	Payee	Description	Reference #	Amount (US$)
			attached		
79	21-Mar-24	IFAD	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-2024	640
80	23-Apr-24	Moses Kinomey	Amount represents payment for claims settlement as per the attached	No. 04-044	637.09
81	21-Feb-24	Sangay Insurance Agency	Transaction represent payments for various Insured Businesses Commission as insured.	#047	582.24
82	26-Mar-24	Moses Kinomey	Amount represent payment for accident vehicle (Kekeh) as per the attached	No. 03-044	525
83	28-Feb-24	Pheeter S. Varpilah	Amount represents payment for stipend as per the attached.	NICOL-071-2024	500
84	21-Mar-24	Not Available	Amount represents payment for transportation to and from Paynesville with document as per the attached.	NICOL-212-2024	500
85	20-Aug-24	Liberia Revenue Authority	Amount represents payment for BIO Security for vehicles as per the attached	181	500
86	31-Dec-24	Eco Tech	Amount represents payment for Stationery as per attached	NICOL-348-24	439.5
87	4-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-814-2024	437.4
88	7-May-24	DANELLET L. BERRIEN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-430-2024	429.35
89	1-Jul-24	B. Menmakeh Brown	Amount represents payment for repair of damage kekeh (claims) as per attached	NICOL-1223-2024	420
90	30-May-24	JULIE K.TARPLEH	Transaction represent payment toward Insurance Policy Commission as Insured for KHARIS GLOBAL GROUP LIMITED for the period April 24, 2024-April 23,2025.	NICOL-551-2024	420
91	13-May-24	Moses Kinomey	Amount represents payment	No. 05-044	415

No	Date	Payee	Description	Reference #	Amount (US$)
			for claims settlement as per attached.		
92	13-May-24	Moses Kinomey	Amount represents payment for police report as per the attached	No. 05-044	415
93	27-Aug-24	Petty cash	Amount represents payment for petty cash as attached. Transportation to various places and payment for the month of April (internet service)	No reference #	413.5
94	27-Aug-24	Petty cash	Amount represents payment for petty cash as attached. Transportation to various places and payment for the month of April (internet service)	No reference #	413.5
95	29-Apr-24	Not available	Amount represents payment for WICA conference fees as per the attached	NICOL-090-2024	400
96	29-Apr-24	Nartu A. Jappah	Amount represents payment for WICA conference fees as per the attached	NICOL-090-2024	400
97	17-Jun-24	Victor Hector. Kamara	Amount represents payment for Commission on insurance as per attached.	NICOL-252	400
98	27-Aug-24	United Motor Company	Amount represents payment for settlement of claims as per the attached.	NICOL-1244-2024	364
99	9-Jan-24	Michael S. Yorwah	Amount represent payment for claims: Dox Bet Liberia Vehicle # Toyota Liberia Jeep plateh A63737	No. 01-040	350
100	9-Jan-24	B. Menmakeh Brown	Amount represents payment for claims: Dox Bet Liberia, Vehicle # Toyota 4 Runner Jeep Plate # A63737	No. 01-040	350
101	15-Jul-24	Abdullah Swaray	Amount represents payment for entertainment NICOL Liberia Revenue Authority as per the attached.	NICOL-349-2024	350
102	12-Jan-24	Prince T. Freeman	Amount represents payment for Gasoline used by NICOL Slips Attached	NICOL-066-2024	350
103	27-Feb-24	CONNECT SERVICE LIBERIA	Amount represents payment for Internet Services	NICOL-068-2024	345
104	9-Jan-24	Not Available	Amount represents payment	NICOL-065-	345

No	Date	Payee	Description	Reference #	Amount (US$)
			for Internet Services as per the attached	2024	
105	30-Apr-24	Can't Determined	Amount represents payment for Monthly Internet bill (May) as per attached	NICOL-093-2024	345
106	22-Apr-24	Abraham Y. Yarsiah	Amount represents payment for Stationery as per attached	NICOL-1284-2024	342
107	14-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1185-2024	340
108	16-Jul-24	Victor Hector. Kamara	Amount represents payment for petty cash as profession service as per attached.	No reference #	320
109	20-Aug-24	FAC Group of Companies	Amount represents payment for Tow Truck fees as per attached	NICOL-179-2024	314
110	28-Nov-24	Orange	Amount represent payment for employee scratch card for the month of October 2024 as per attached.	NICOL-642-2024	310
111	28-Nov-24	Lonestar	Amount represent payment for employee scratch card for the month of October 2024 as per attached.	NICOL-643-2024	310
112	30-Oct-24	Lonestar	Amount represents payment for Scratch Card as per attached	NICOL-1257-24	309.56
113	8-Dec-24	Petty cash	Amount represents payment for petty cash as per attached. Repair of CPU fan, Computer Color Card Balance, Transportation to various places, Ink for office, Batteries & Gasoline for MD vehicle	NICOL-08-020	304
114	12-Jul-24	Kalifala Konneh	Amount represent payment for claims settlement as per attached	NICOL-1231-2024	300
115	5-Jul-24	Manager Cheque (LTA)	Amount represents payment for LTA LIFE BID SECURITY	145	300
116	10-May-24	Not available	Amount represents payment for Board meeting Entertainment as per the attached	99	297.25
117	20-Aug-24	Lonestar	Amount represents payment	NICOL-166-	290

No	Date	Payee	Description	Reference #	Amount (US$)
			for employees' scratch card per attach for month of July 2024	2024	
118	1-Jul-24	Lonestar	Amount represents payment for employees' scratch cards as per attached.	NICOL-142-2024	290
119	10-Jul-24	Not Available	Amount represents payment for manager's Bid Security as per the attached.	NICOL-148-2024	276
120	29-Apr-24	Foday M. Sesay	Payment for DSA for NICOL Outside Team	NICOL-1117-2024	253
121	29-Apr-24	Foday M. Sesay	Payment for DSA for NICOL Outside Team	NICOL-1117-2024	253
122	27-May-24	Moses Kinomey	Amount represent payment for claims settlement as per the attached	No. 05-056	250
123	3-Dec-24	Nortu A. Jappah	Amount represents payment for emergency Board Meeting as per the attached	NICOL-877-2024	250
124	31-May-24	Petty cash	Amount represents payment for various office purpose as per attached. Gasoline for generator	NICOL-05-068	250
125	16-May-24	Moses Kinomey	Amount represents payment for claims settlement as per attach.	No. 05-057	240
126	16-May-24	Moses Kinomey	Amount represent payment for claims settlement as per the attached	No. 05-057	240
127	22-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1201-2024	225
128	2-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-408-2024	210
129	6-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-034	200
130	1-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached	No. 02-063	200
131	29-Jan-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per attached	No. 01-041	200
132	6-Jun-24	B. Menmakeh Brown	Amount represents payment	N0. 06-034	200

No	Date	Payee	Description	Reference #	Amount (US$)
			for claims settlement as per the attached		
133	1-Feb-24	Varney Cole	Amount represents payment for claims settlement as per the attached	No. 02-063	200
134	29-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	No. 01-041	200
135	9-Oct-24	Not available	Amount represents payment for petty cash per as attached. Transportation to various places and Entertainment NICOL Guest	NICOL-055	197.6
136	25/09/24	Not Available	Amount represents payment for petty cash as per attached. Transportation to various places & Gasoline.	NICOL- 148	185
137	1-May-24	BOARD MEMBER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-400-2024	182.9
138	7-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-428-2024	180
139		Petty cash	Amount represents payment for petty cash as per attached. Transportation, Gasoline, Transportation & Scratch card, transportation to NTA, Water (6) sack & Fuel.	NICOL- 061	180
140	11-Oct-24	Prince T. Freeman	Amount represents payment for vehicle registration as per attached	NICOL-160-2024	175
141	9-Apr-24	Not Available	Amount represent payment for petty cash as per attached. Transportation to various Lonestar Securites to water upstairs,Transportation Omega on cliams purposes, Purchase of water & Purchase of Sheets & Purchase of Tissues.	NICOL -09-003	172.1
142	9-Apr-24	Not Available	Amount represent payment for petty cash as per attached. Transportation to	NICOL -09-003	172.1

No	Date	Payee	Description	Reference #	Amount (US$)
			various places, Lonestar Securites to water upstairs, Purchase of Sheets & Purchase of Tissues.		
143	4-Mar-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-966-2024	170
144	15-Aug-24	Petty cash	Amount represents payment for petty cash as per attached. Repair of CPU Guest office, To free insured vehicle, Batteries & Gasoline.	NICOL-08-022	163
145	17-Jul-24	Podiasco C. Smith	Amount represents payment for one week car for said individual for claims purpose as per the attached.	NICOL-362-2024	155
146	7-Feb-24	Not available	Amount represents payment for petty cash as per attached. Transportation to JFK, Power coil for printer, Services render on Computer & Gift.	NICOL-07-003	152.5
147	18-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-040	150
148	27-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1206-2024	150
149	10-May-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1149-2024	150
150	11-Jul-24	Victor Kromah	Amount represents payment for profressional service as per the attached.	NICOL-1,310-2024	150
151	9-Jun-24	Not available	Amount represents payment for petty cash as per attached. Transportation, Entertainment for NICOL Guest & Purchase of Ledger.	NICOL-08-005	147.75
152	16-Aug-24	Not attached	Amount represents payment for petty cash as per attached. Transportation & Gasoline.	No Reference #	145
153	20-Jun-24	Abraham Bonugee	One hundred thirty five	NICOL-270-	135

No	Date	Payee	Description	Reference #	Amount (US$)
			represents payment for account books to print as per the attached.	2024	
154	17-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-490-2024	131
155	4-Oct-24	Pheetor Varpliah	Transaction represent payments for Performance Bond Insurance Policy Commission as Insured.	NICOL-922-2024	130
156	7-May-24	MELVIN BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-432-2024	127.5
157	21-Feb-24	Abu Massalay	Amount represent payment for claims settlement as per attached.	No. 02-067	125
158	21-Feb-24	Abu Massalay	Amount represent payment for claims settlement as per the attached.	No. 02-067	125
159	1-Sep-24	Source It	Payment for Extension Cords	NICOL-1,329-2024	125
160	1-Sep-24	Source It	Payment for Extension Cords	NICOL-1,328-2024	125
161	25-Jun-24	Moses Kinomey	Amount represents payment for claims settlement as per attach.	No. 06-044	120
162	25-Jun-24	Moses Kinomey	Amount represent payment for claims settlement as per the attached.	No. 06-044	120
163	10-Oct-24	Geelar Enterprise & Cooper Geelar	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-934-2024	115.5
164	7-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-429-2024	115
165	22-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-519-2024	112.5
166	26-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1098-2024	111

No	Date	Payee	Description	Reference #	Amount (US$)
167	16/09/24	Petty cash	Amount represents payment for petty cash as per attached. Transportation.	NICOL-060-	107.8
168	13-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-461-2024	107.5
169	21-Mar-24	Rachel P.D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1-2024	105
170	19/09/24	Petty cash	Amount represents payment for pettys cash per as attached. Transportation and Entertainment.	NICOL-070	104.6
171	Not Avaliable	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1120-2024	104
172	Not Avaliable	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-120-2024	104
173	4-Jun-24	Memekeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-033	100
174	4-Jun-24	Memekeh Brown	Amount represents payment for claims settlement as per the attached.	N0. 06-033	100
175	25-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1055/2024	100
176	18-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-993-2024	100
177	28-Aug-24	Julie Tarplah	Amount represents payment for Tablet for presentation.	NICOL-1,326-2024	100
178	17-Sep-24	Not attached	Amount represents payment for petty cash as per attached. Transportation.	NICOL-067	100
179	23-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-528-2024	97
180	15-Oct-24	RACHEL JALLAH	Transaction represent	NICOL-943-	95

No	Date	Payee	Description	Reference #	Amount (US$)
			payments for Third Party Motor Insurance Policy Commission as Insured.	2024	
181	5-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1162-2024	95
182	9-May-24	Not attached	Amount represents payment for pettys cash per as attached . Transportation.	NICOL-09-004	94.38
183	4-Jul-24	B. Menmakeh Brown	Amount represents payment of two car and police clearance as per attached	NICOL-1225-2024	90
184	22-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1005-2024	90
185	Not Avaliable	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-125-2024	90
186	8-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-438-2024	88.6
187	15-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-472-2024	87.75
188	30-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-126-2024	86.25
189	25-Mar-24	EarlBert Medical Service Incorp.	Amount represent payment for Medical Bill as per the attached.	Not Available	85
190	14-Oct-24	Bryon A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-939-2024	82.5
191	15-May-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached.	No. 05-047	80
192	10-Jul-24	Reuben Gardour	Amount represents payment for claims on accident vehicle Policy # NIV/TP/0238/04/18/24	NICOL-1229-2024	80

No	Date	Payee	Description	Reference #	Amount (US$)
193	29-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1089-2024	80
194	11-Oct-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-936-2024	78.5
195	13-May-24	Janet Carson	Amount represents payment for accident details as per the attached.	No. 05-043	75
196	20-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-504-2024	70.5
197	27-Jun-24	Erastuo Ben	Amount represents payment for Truck tow fee and police report.	No. 06-042	70
198	10-Jul-24	Varney Cole	Amount represents payment for vehicle repair IFAD as per attached.	NICOL-1230-2024	70
199	27-Jun-24	Erastus Ben	Amount represents payment for Truck tow fee and police report.	No. 06-042	70
200	10-Jan-25	Sajona Intermediaries	Amount represent payment as commission on Travel Insured. Payment voucher was voided.	NICOL-001-02-25	68
201	18-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-994-2024	67
202	10-Jan-24	Joseph G. Nagboe	Amount represents payment for medical claims as per the attached.	NICOL-Claims-004-01-25	65
203	25-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1014-2024	65
204	13-May-24	VICTORIA BROKRE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-463-2024	64.5
205	16-May-24	VICTORIA (BROKER)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-484-2024	63.75

No	Date	Payee	Description	Reference #	Amount (US$)
206	25-Apr-24	NTA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1072-2024	62
207	29-May-24	Earlbert Medical Center	Amount represents payment for claims settlement as per the attached.	No. 05-054	60.5
208	25-Jun-24	B. Menmakeh Brown	Amount represents payment for transportation to 15 Gate and Police Settlement as per attach.	N0. 06-041	60
209	2-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached.	N0. 02-065	60
210	25-Jun-24	B. Menmakeh Brown	Amount represents payment for Transportation to 15 Gate and police settlement as per the attached.	No. 06-041	60
211	2-Feb-24	Varney Cole	Amount represent payment for claims settlement as per the attached.	No. 02-065	60
212	27-May-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-536-2024	60
213	20-May-25	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-508-2024	57
214	24-Apr-24	Mount Barclay	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1054-2024	56
215	7-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-929/2024	55
216	3-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-417-2024	54
217	1-Aug-24	MAXIME C. WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1158-2024	53.5
218	1-Oct-24	Jeanet B. Kromah/Elijah	Amount represents payment for Medical as per attached.	NICOL-111-2024	51

No	Date	Payee	Description	Reference #	Amount (US$)
		Obeneh			
219	3-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-420-2024	50.5
220	11-Dec-24	Michael B. Taplah	Nine Thousand, One hundred Liberian Dollars, amount represents refund Medical Claims as per attached.	NICOL-363-2024	50
221	12-Jun-24	Memekeh Brown	Amount represents payment to transport accident vehicle for repair as per attached.	No. 06-037	50
222	12-Jun-24	Memekeh Brown	Amount represents payment to transport accident vehicle for repair as per the attached.	No. 06-037	50
223	27-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-539-2024	50
224	9-Sep-24	FLORNENCE HARRIS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-822-2024	50
225	8-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-978-2024	50
226	25-Apr-24	Blessing Sorton	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1080-2024	50
227	14-Oct-24	Abraham Bonuqee	Amount represents payment for repair of printer as per attached.	NICOL-166-2024	50
228	19-Feb-24	Abraham K. Yarsiah	Amount represents payment for fuel for generator as per the attached.	NICOL-1278-2024	50
229	2-Jul-24	Abraham K. Yarsiah	Amount represents payment for Gasoline used by NICOL Slips Attached.	NICOL-1305-2024	50
230	23-Jul-24	Abraham K. Yarsiah	Amount represents payment for Gasoline used by NICOL Slips Attached.	NICOL-1319-2024	50
231	21-May-24	VICTORIA (BROKER)	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-513-2024	49.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
232	April 25,2024	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1081-2024	49
233	10-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-451-2024	48
234	16-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-485-2024	48
235	April 25,2024	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1082-2024	48
236	21-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1003-2024	47.7
237	10-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-455-2024	47.5
238	16-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-487-2024	47.5
239	29-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1114-2024	46.5
240	29-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1114-2024	46.5
241	17-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-499-2024	45.5
242	6-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-423-2024	45
243	21-Aug-24	Abraham Mulbah	Transaction represent payments for Third Party	NICOL-1199-2024	45

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
244	29-Apr-24	Julie Tarplah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1096-2024	45
245	29-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-544-2024	44
246	20-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-501-2024	43.75
247	1-Feb-24	Bernice Lewis Et Al	Amount represents payment US$42.68 for claims settlement as per attached.	No. 02-062	42.68
248	1-Feb-24	Bernice Lewis ET Al	Amount represents payment for claims settlement as per the attached.	No. 02-062	42.63
249	12-Mar-24	B. Menmakeh Brown	Amount represents payment as stated: Police report, Transportation and Claim off.	No. 03-038	42
250	12-Mar-24	B. Menmakeh Brown	Amount represents payment as stated below: Police Report NIC and Transport to claim office.	No. 03-038	42
251	10-May-24	Elizabeth Geddeh	Amount represents payment for Hospital Bill as per attached.	No. 05-040	40
252	31-Jan-24	B. Menmakeh Brown	Amount represents payment for claims as per the attached.	No. 01-042	40
253	31-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached.	No. 01-042	40
254	3-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-421-2024	40
255	15-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-466-2024	40
256	23-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-808-2024	40

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
257	29-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL	40
258	26-Mar-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1020-2024	40
259	5-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-974-2024	40
260	Febrauary 29, 2024	Abraham K. Yarsiah	Amount represents Payment stated: water	NICOL-02-061-2024	40
261	26-Mar-24	Abraham K. Yarsiah	Amount represents payment for water as per the attached.	NICOL-03-037-2024	40
262	Febrauary 29, 2024	Abraham K. Yarsiah	Payment as stated: water	NICOL-02-061-2024	40
263	15-Oct-24	Lucy PAY (Broker)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NOCAL -945-2024	39
264	14-May-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-987-2024	38.5
265	9-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-444-2024	37.5
266	15-Oct-24	Lucy PAY (Broker)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-944-2024	37.5
267	29-Apr-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1115-2024	37.5
268	29-Apr-24	Rachel P. D. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1115-2024	37.5
269	16-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-486-2024	37

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
270	23-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-531-2024	37
271	14-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-938-2024	37
272	27-Mar-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1031-2024	37
273	8-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-920-2024	36
274	20-May-24	Aliew Taweh	Amount represents payment for fine from the traffic police as per the attached.	No. 05-048	35
275	5-Aug-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1163-2024	33.75
276	24-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1069-2024	33.75
277	April 29,2024	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1113-2024	33
278	28-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1213-2024	32.5
279	30-Jan-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1145-2024	32.5
280	24-Apr-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1066-2024	32.5
281	25-Apr-24	Laila Genoway	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1056-2024	32.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
282	27-Mar-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1028-2024	32.5
283	2-Sep-24	Jeanet B. Kromah	Amount represents payment for drugs (Claims purpose) as per attached.	NICOL-1258-2024	32
284	27-Mar-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1029-2024	32
285	26-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1095-2024	31.5
286	6-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-424-2024	31
287	29-May-24	VICTORIA BROKRE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-543-2024	30.75
288	18-Apr-24	B. Menmakeh Brown	Amount represents payment for police report and transportation as per attached.	No. 04-043	30
289	5-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached.	No. 02-066	30
290	18-Apr-24	B. Menmakeh Brown	Amount represents payment for Police report and Transportation as per the attached.	No. 04-043	30
291	2-Feb-24	Varney Cole	Amount represent payment for claims settlement as per the attached.	No. 02-066	30
292	8-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-442-2024	30
293	16-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-482-2024	30
294	16-May-24	BLESSING SNONTON	Transaction represent	NICOL-489-	30

No	Date	Payee	Description	Reference #	Amount (US$)
			payments for Third Party Motor Insurance Policy Commission as Insured.	2024	
295	23-May-24	PATRA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-522-2024	30
296	24-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-527-2024	30
297	8-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-931-2024	30
298	2-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL -921-2024	30
299	3-Jun-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1152-2024	30
300	6-Mar-24	Menmakeh B. Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-976-2024	30
301	5-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-972-2024	30
302	11-Sep-24	B.MENENKEH BROWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-823-2024	28.5
303	10-Oct-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-932-2024	28.5
304	16-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1193-2024	27.5
305	April 29,2024	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1087-2024	27.5

No	Date	Payee	Description	Reference #	Amount (US$)
306	5-Aug-24	JAHMALE Medical Solutions	Amount represents payment for. document for Jahmale Medical Solution as per attached	NICOL-1234-2024	27
307	24-Apr-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1059/2024	27
308	26-Apr-24	Patience L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1104-2024	26.5
309	13-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-459-2024	26
310	5-Mar-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-975-2024	26
311	17-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-493-2024	25.5
312	4-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-968-2024	25.5
313	23-Feb-24	B. Menmakeh Brown	Amount represents payment of US$25.00 for claims settlement	No. 02-068	25
314	10-Jun-24	Florence Harris	Amount represents payment to handle claims and get police report as per attached.	No. 06-036	25
315	23-Feb-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per the attached.	No. 02-068	25
316	28-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1214-2024	25
317	2-Oct-24	Sekou A. Kanneh	Amount represents payment as 10% discount for no claim during the policy year as per the attached	NICOL1-139-2024	22.5
318	2-May-24	VICTORIA BROKRE	Transaction represent payments for Third Party	NICOL-414-2024	22.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
319	8-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-440-2024	22.5
320	25-Mar-24	Precious B. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1016-2024	22.5
321	April 29,2024	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1119-2024	22.5
322	14-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL- 937-2024	22
323	26-Apr-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1092-2024	21.5
324	25-Apr-24	Julie Tarpiah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1075-2024	21.5
325	14-May-24	B. Menmakeh Brown	Amount represents payment for police report as per the attached	No. 05-046	20
326	4-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-310-2024	20
327	2-May-24	VICTORIA MACGONA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-402-2024	20
328	2-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-407-2024	20
329	2-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-411-2024	20
330	3-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party	NICOL-418-2024	20

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
331	8-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-434-2024	20
332	8-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-435-2024	20
333	8-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-441-2024	20
334	9-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-446-2024	20
335	10-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-453-2024	20
336	15-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-467-2024	20
337	22-May-24	FODAY SESAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-414-2024	20
338	30-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-548-2024	20
339	31-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-553-2024	20
340	31-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-554-2024	20
341	10-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-933-2024	20
342	7-Oct-24	EXCELLENT BROKER	Transaction represent	NICOL-928-	20

No	Date	Payee	Description	Reference #	Amount (US$)
			payments for Third Party Motor Insurance Policy Commission as Insured.	2024	
343	7-Oct-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-926-2024	20
344	7-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-925-2024	20
345	1-Oct-24	VICTORIA MACGONA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-117-2024	20
346	23-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1203-2024	20
347	19-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1195/2024	20
348	16-Aug-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1189-2024	20
349	12-Aug-24	Mariama Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1181-2024	20
350	2-Aug-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	1NICOL-1159-2024	20
351	31-Jul-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1156-2024	20
352	28-Mar-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1147-2024	20
353	7-Feb-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1146-2024	20

No	Date	Payee	Description	Reference #	Amount (US$)
354	28-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1044-2024	20
355	25-Apr-24	Esther M. Blake	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1057-2024	20
356	26-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1025-2024	20
357	22-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1007-2024	20
358	6-Mar-24	Menmakeh B. Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-977-2024	20
359	1-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-965-2024	20
360	26-Apr-24	Maxime C. Welwolie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1107-2024	20
361	26-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1097-2024	20
362	26-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1091-2024	20
363	April 29,2024	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1090-2024	20
364	April 25,2024	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1085-2024	20
365	April 25,2024	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1000-1078-2024	20

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
366	24-Apr-24	Danlette L. Beenier	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1067-2024	20
367	Not Avaliable	Maxime C. Welwollie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1121-2024	20
368	25-Apr-24	Georgette D. SH Goverge	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1073-2024	20
369	5-Sep-24	Tonia Kromah	Amount represents payment for Stationery as per attached	NICOL-340-2024	20
370	4-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-924-2024	19.5
371	2-May-24	ABRAHAM K.YARSIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-415-2024	19
372	6-May-24	PRINCE T.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-425-2024	18.5
373	16-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-483-2024	18.5
374		GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-500-2024	18.5
375	21-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-512-2024	18.5
376	13-Sep-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-830-2024	18.5
377	17-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-498-2024	18

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
378	2-May-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-399-2024	17.5
379	2-May-24	NTA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-401-2024	17.5
380	6-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-422-2024	17.5
381	23-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-532-2024	17.5
382	30-May-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-549-2024	17.5
383	20-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1198-2024	17.5
384	12-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1178-2024	17.5
385	6-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1166-2024	17.5
386	30-Mar-24	Victoria Q. Macgona	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL	17.5
387	27-Mar-24	Danlette L. Berrien	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1036-2024	17.5
388	25-Mar-24	Denlette Lelia Berrian	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1011-2024	17.5
389	5-Mar-24	CETA A. SANGARY	Transaction represent payments for Third Party	NICOL-973-2024	17.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
390	11-Mar-24	Julie K. Tarpeh	Transaction represent payments for Motor Third Party Policy Commission as Insured.	NICOL-981-2024	17.5
391	17-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-495-2024	17
392	8-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1170-2024	17
393	April 25,2024	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1077-2024	17
394	29-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-546-2024	16.5
395	21-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1002-2024	16.5
396	6-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-970-2024	16.5
397	26-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1093-2024	16.5
398	26-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1111-2024	16.5
399	23-Feb-24	B. Menmakeh Brown	Amount represents payment of US$15.00 for claims settlement	No. 02-069	15
400	1-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached	No. 02-064	15
401	23-Feb-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per the attached	No. 02-069	15

No	Date	Payee	Description	Reference #	Amount (US$)
402	1-Feb-24	Varney Cole	Amount represents payment as stated below: Trans and Police	No. 02-064	15
403	4-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-309-2024	15
404	31-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-555-2024	15
405	12-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-827-2024	15
406	14-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-940/2024	15
407	27-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1210-2024	15
408	19-Aug-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1194-2024	15
409	12-Aug-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1180-2024	15
410	31-May-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1151-2024	15
411	26-Apr-24	B. Menmake Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1108-2024	15
412	April 29,2024	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1088-2024	15
413	April 25,2024	PRECIOUS FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1084-2024	15

No	Date	Payee	Description	Reference #	Amount (US$)
414	25-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1076-2024	15
415	24-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1071-2024	15
416	18-May-24	Rachel P.O. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-988-2024	15
417	20-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-998-2024	15
418	16-May-24	DANELLE L.BERRIEN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-480-2024	14.5
419	21-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-510-2024	14
420	12-Mar-24	Georgetta Govergo	Transaction represent payments for Third Party on Travel Insurance as Insured.	NICOL-984-2024	14
421	23-Aug-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1204-2024	13.5
422	28-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1041-2024	13.5
423	27-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1039-2024	13.5
424	14-May-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-986-2024	13.5
425	2-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-918-2024	13

No	Date	Payee	Description	Reference #	Amount (US$)
426	1-May-24	PRECIOUS B.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-403-2024	12.5
427	2-May-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-413-2024	12.5
428	27-Aug-24	Mariama Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1209-2024	12.5
429	25-Mar-24	Victoria Q. Macgona	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1017-2024	12.5
430	April 25,2024	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1083-2024	12.5
431	24-Apr-24	PRECIOUS FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1068-2024	12.5
432	9-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-443-2024	12
433	6-Sep-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-819-2024	12
434	28-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1211-2024	12
435	12-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1175-2024	12
436	26-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1019-2024	11.5
437	Not Avaliable	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1000-124-2024	11.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
438	10-May-24	VICTORIA (BROKER)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-450-2024	11.25
439	24-May-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-526-2024	11.25
440	30-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-550-2024	11.25
441	28-Aug-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1212-2024	11.25
442	27-Mar-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1018-2024	11.25
443	16-Aug-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1192-2024	11
444	18-Mar-24	Georgetta Govergo	Transaction represent payments for Third Party on Travel Insurance as Insured.	NICOL-991-2024	11
445	26-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1106-2024	11
446	17-Jun-24	Florence Harris	Amount represents payment for covering claims and recharge card to call client as per attach	N0. 06-039	10
447	17-Jun-24	Florence Harris	Amount represents payment for covering claims and recharge card to call client as per the attach	No. 06-039	10
448	23-May-24	Florence Harris	Amount represents payment for transportation for claims settlement as per attached	No. 05-052	10
449	20-May-24	Janet Carson	Amount represents payment for claims settlement as per the attached	No. 05-049	10
450	13-May-24	B. Menmakeh Brown	Amount represent payment	NICOL-462-	10

No	Date	Payee	Description	Reference #	Amount (US$)
			for claims settlement as per the attached	2024	
451	11-Jun-24	Janet Carson	Amount represents payment for claims as per the attached	NICOL-1222-2024	10
452	3-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-306-2024	10
453	1-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-395-2024	10
454	1-May-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-404-2024	10
455	1-May-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-405-2024	10
456	1-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-406-2024	10
457	2-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-409-2024	10
458	2-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-410-2024	10
459	2-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-412-2024	10
460	2-May-24	PRINCE T.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-416-2024	10
461	3-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-419-2024	10
462	7-May-24	ERASTUS S. BEHN	Transaction represent payments for Third Party	NICOL-433-2024	10

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
463	8-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-436-2024	10
464	9-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-445-2024	10
465	9-May-24	PRINCE T.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-447-2024	10
466	9-May-24	CETA SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-448-2024	10
467	10-May-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-452-2024	10
468	13-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-458-2024	10
469	15-May-24	Esther M. Blake	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-468-2024	10
470	16-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-479-2024	10
471	16-May-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-481-2024	10
472	16-May-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-488-2024	10
473	17-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-494-2024	10
474	21-May-24	DANETTE L.BERRIEN	Transaction represent	NICOL-511-	10

No	Date	Payee	Description	Reference #	Amount (US$)
			payments for Third Party Motor Insurance Policy Commission as Insured.	2024	
475	22-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-515-2024	10
476	22-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-518-2024	10
477	23-May-24	CYENEVIE BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-524-2024	10
478	23-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-530-2024	10
479	27-May-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-534-2024	10
480	27-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-537-2024	10
481	27-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-538-2024	10
482	28-May-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-541-2024	10
483	28-May-24	JULIE K.TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-545-2024	10
484	29-May-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-547-2024	10
485	12-Sep-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-826-2024	10

No	Date	Payee	Description	Reference #	Amount (US$)
486	15-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-942-2024	10
487	14-Oct-24	Rachel Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-941-2024	10
488	11-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-935/2024	10
489	4-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-923-2024	10
490	2-Oct-24	Flourence Harris	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-919-2024	10
491	3-Sep-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1218-2024	10
492	29-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1216-2024	10
493	28-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1208-2024	10
494	26-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1205-2024	10
495	16-Aug-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1190-2024	10
496	16-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1188-2024	10
497	15-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1187-2024	10

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
498	12-Aug-24	LYNETTE MARKS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1177-2024	10
499	8-Aug-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1171-2024	10
500	6-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1165-2024	10
501	2-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1160-2024	10
502	12-Jun-24	Flourence Harris	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1154-2024	10
503	29-Mar-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1046-2024	10
504	29-Mar-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1047-2024	10
505	29-Mar-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1050-2024	10
506	28-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1042-2024	10
507	27-Mar-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1037-2024	10
508	25-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1013-2024	10
509	25-Mar-24	Rachel P. D Jallah	Transaction represent payments for Third Party	NICOL-1010-2024	10

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
510	8-Mar-24	Rachel Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-9792024	10
511	5-Mar-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-971-2024	10
512	4-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-969-2024	10
513	1-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-964-2024	10
514	26-Apr-24	GEORGETTE D. SH GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1099-2024	10
515	26-Apr-24	Cetia A. Sangary	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1094-2024	10
516	25-Apr-24	VIA TOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1074-2024	10
517	18-May-24	Rachel P. D. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-989-2024	10
518	April 29,2024	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1116-2024	10
519	11-Mar-24	Rachel P. D. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-982-2024	10
520	Not avaliable	Danette L. Berrien	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1122-2024	10
521	26-Apr-24	Laila B. Genoway	Transaction represent	NICOL-1100-	10

No	Date	Payee	Description	Reference #	Amount (US$)
			payments for Third Party Motor Insurance Policy Commission as Insured.	2024	
522	26-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1101-2024	10
523	20-Aug-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1197-2024	9.5
524	26-Apr-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1103-2024	9.5
525	7-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-427-2024	9
526	13-May-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-457-2024	9
527	6-Sep-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-820-2024	9
528	28-Mar-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1043-2024	9
529	April 25,2024	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1086-2024	9
530	31-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL	8.5
531	3-Jul-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-308-2024	8.5
532	13-May-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-464-2024	8.5

No	Date	Payee	Description	Reference #	Amount (US$)
533	15-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-469-2024	8.5
534	15-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-470-2024	8.5
535	17-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-492-2024	8.5
536	17-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-497-2024	8.5
537	20-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-502-2024	8.5
538	20-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-505-2024	8.5
539	20-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-507-2024	8.5
540	21-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-509-2024	8.5
541	20-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-520-2024	8.5
542	23-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-525-2024	8.5
543	30-May-24	PATRICIA L PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-552-2024	8.5
544	2-Oct-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-920-2024	8.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
545	15-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1186-2024	8.5
546	13-Aug-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1183-2024	8.5
547	12-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1182-2024	8.5
548	12-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1176-2024	8.5
549	9-Aug-24	Patience N Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1173-2024	8.5
550	8-Aug-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1172/2024	8.5
551	1-Aug-24	Varney Cole	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1157-2024	8.5
552	1-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-155-2024	8.5
553	28-May-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1150-2024	8.5
554	29-Mar-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1049-2024	8.5
555	26-Mar-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1022-2024	8.5
556	25-Mar-24	Byron A. Russ	Transaction represent payments for Third Party	NICOL-2015-2024	8.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
557	12-May-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-985-2024	8.5
558	27-Mar-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1038-2024	8.25
559	8-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-437-2024	7.5
560	8-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-439-2024	7.5
561	13-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-456-2024	7.5
562	13-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-465-2024	7.5
563	17-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-496-2024	7.5
564	22-May-24	PRECIOUS B.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-516-2024	7.5
565	31-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-556-2024	7.5
566	22-Aug-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1200-2024	7.5
567	12-Aug-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1179-2024	7.5
568	4-Jun-24	Byron Russ	Transaction represent	NICOL-1153-	7.5

No	Date	Payee	Description	Reference #	Amount (US$)
			payments for Third Party Motor Insurance Policy Commission as Insured.	2024	
569	28-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1045-2024	7.5
570	24-Apr-24	540 CONGOTOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1060-2024	7.5
571	24-Apr-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1064-2024	7.5
572	27-Mar-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1040-2024	7.5
573	26-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1027-2024	7.5
574	26-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1024-2024	7.5
575	26-Mar-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1023-2024	7.5
576	25-Mar-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1012-2024	7.5
577	21-Mar-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1004-2024	7.5
578	4-Mar-24	Rachel P.D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-967-2024	7.5
579	26-Apr-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1109-2024	7.5

No	Date	Payee	Description	Reference #	Amount (US$)
580	26-Apr-24	Rachel P.O. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-105-2024	7.5
581	April 25,2024	Rachel P. D.Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1079-2024	7.5
582	24-Apr-24	Maxime C. Welwolie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1070-2024	7.5
583	April 29,2024	Laila B. Genoway	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1112-2024	7.5
584	March 11,2024	Matenneh Kromah	Transaction represent payments for Motor Third Party Policy Commission as Insured.	NICOL-980-2024	7.5
585	26-Apr-20	Blessing N. Snorton	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1102-2024	7.5
586	24-Apr-24	Foday Sesay	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1065-2024	7
587	10-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-449-2024	6.5
588	20-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-503-2024	6.5
589	9-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1174-2024	6.5
590	April 29,2024	Abraham B. Bonugee	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1118-2024	6.5
591	1-May-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-396-2024	6

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
592	7-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-426-2024	6
593	10-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-454-2024	6
594	28-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-540-2024	6
595	27-Aug-24	Patricia Q. Kieh-George	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1207-2024	6
596	13-Aug-24	Francis Kpangbi	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1184-2024	6
597	7-Aug-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1167-2024	6
598	5-Aug-24	Tonia Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1164-2024	6
599	5-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1161-2024	6
600	22-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1006-2024	6
601	26-Apr-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1110-2024	6
602	1-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-397-2024	5.5
603	15-May-24	LYNETTE MARK	Transaction represent payments for Third Party	NICOL-471-2024	5.5

No	Date	Payee	Description	Reference #	Amount (US$)
			Motor Insurance Policy Commission as Insured.		
604	17-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-491-2024	5.5
605	11-Sep-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-824-2024	5.5
606	29-Aug-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1215-2024	5.5
607	8-Aug-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1169-2024	5.5
608	23-Apr-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1148-2024	5.5
609	24-Apr-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1053-2024	5.5
610	27-Mar-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1035-2024	5.5
611	Not Avaliable	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-123-2024	5.5
612	18-May-24	Lynetta N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-990-2024	5.5
613	28-May-24	Janet Carson	Amount represents payment to cover claims	No. 05-053	5
614	7-Oct-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-927-2024	5
615	19-Aug-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1196-2024	5

No	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured.		
616	22-Mar-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1009-2024	5
617	22-Mar-24	Lynette M. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1008-2024	5
618	29-Apr-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1119-2024	2.5
Total					**235,230.13**

Annexure 6b: Payment without Evidence of Adequate Supporting Documents

No	Date	Payee	Description	Ref #	LRD ($)
1	15-Nov-24	Faruss Inc.	Amount represents payment for claims settlement as per the attached	NICOL-007-2024	976,000.00
2	28-Aug-24	Up Town Garage	Amount represents payment for claims settlement as per the attached	NICOL-024-2024	533,500.00
3	15-May-24	Ansumanah S. Jallah	Amount represents payment for The First Quarter Board fees as per attached	NICOL-057-2024	531,900.00
4	4-Jun-24	Selekie Kamara	Amount represent payment for Board Sitting	NICOL-052-2024	508,800.00
5	29-Aug-24	Faruss Inc.	Amount represents payment for settlement of claims as per the attached.	NICOL-018-2024	292,500.00
6	9-Sep-24	Joseph Sando Momolu Sr.	Amount represents payment for Board fees	NICOL-014-2024	226,398.00
7	21-Oct-24	Sekou Sheriff	Amount represent payment for claims settlement as per the attached	NICOL1-140-2024	214,500.00
8	22-Aug-24	Moses Kinomey	Amount represents payment for claims settlement as per the attached	NICOL-034-2024	204,750.00
9	26-Sep-24	Chris Electrical Corporation	Amount represents payment for claims settlement as per the attached	NICOL-1273-2024	175,500.00
10	23-Aug-24	Sekuo Konneh Auto Service	Amount represents payment for claims settlement as per the attached	NICOL-030-2024	175,000.00
11	30-Sep-24	Joseph Sando Momolu Sr.	Amount represents payment for Board fees	NICOL-099-2024	159,315.00

No	Date	Payee	Description	Ref #	LRD ($)
12	18-Jul-24	Moses K. Kinomey	Amount represents payment for claims settlement as per the attached	NICOL-393-2024	156,000.00
13	22-Aug-24	Eco Tech Inc.	Amount represents payment for Stationery as per attached	NICOL-033-2024	139,425.00
14	11-Nov-24	Foday M. Sesay	Payment for DSA for the marketing team	NICOL-620-2024	139,200.00
15	25-Nov-24	Foday M. Sesay	Payment for NICOL's marketing field officers DSA	NICOL-639-2024	137,500.00
16	17-Jul-24	Mathew Kwatew	Amount represents payment for settlement of claims as per the attached.	NICOL-047-2024	126,750.00
17	29-May-24	Biaze-In Bar and Restaurant	Amount represents payment for Entertainment NICOL Employee as per the attached.	NICOL-871-2024	112,651.00
18	10-Oct-24	Charles Collins	Amount represents payment for Marketing Consultancy as per the attached	NICOL-598-2024	97,500.00
19	4-Jun-24	Mamassa D. Kamara	Amount represent payment for Board Sitting	NICOL-053-2024	96,000.00
20	26-Sep-24	Professional Service Inc.	Amount represents payment for ID Card Printing as per attached.	NICOL-1276-2024	87,750.00
21	22-Jul-24	Menmakeh B. Brown	Amount represents payment for settlement of claims as per the attached.	NICOL-042-2024	87,750.00
22	17-Sep-24	Charles Richards	Amount represents payment for loss used for one week as per attached	NICOL-1272-2024	67,900.00
23	1-Oct-24	Jimmy F.K.Togbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-109-2024	66,091.52
24	28-Aug-24	Sekuo Konneh	Amount represents payment for settlement of claims as per the attached.	NICOL-020-2024	54,600.00
25	13-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-475-2024	52,768.00
26	21-Oct-24	Jojo Bossman / Pieh Charlley	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-947-2024	43,120.00
27	6-Aug-24	John F. Kennedy Medical Center	Amount represents payment for claim settlement as per attached.	NICOL-039-2024	29,250.00
28	21-May-24	B. Menmakeh Brown	Amount represents payment for loss of use to B.Menmakeh Brown for Cyrus D. Folee	No. 05-050	20,000.00
29	4-Dec-24	Samuel B. Tuly	Amount represents payment for loss of use on Policy #	NICOL-331-24	14,000.00

No	Date	Payee	Description	Ref #	LRD ($)
			NIV/TP/0164/11/30/22 as per the attach		
30	12-Jul-24	Not available	Amount represents payment for medical claims bill as per the attached	NICOL-048-2024	11,760.00
31	12-Jul-24	Not available	Amount represents payment for Medical Bill as per attached	NICOL-048-2024	11,760.00
32	24-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-571-2024	11,640.00
33	18-Jul-24	Antenn Menyon	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-581-2024	9,750.00
34	14-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-038	9,700.00
35	14-Jun-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per the attached	No. 06-038	9,700.00
36	9-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-477-2024	8,775.00
37	30-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement a per attached	No. 01-043	8,550.00
38	30-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	No. 01-043	8,550.00
39	16-Aug-24	Petty cash	Amount represents payment for petty cash as attached.	Not attached	5,300.00
40	4-Dec-24	Bob Dolo	Amount represents Medical bill refund as per the attached	NICOL-308-2024	4,750.00
41	26-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-562-2024	3,960.00
42	29-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-542-2024	3,920.00
43	23-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-529-2024	3,880.00
44	22-Apr-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-568-2024	3,495.00
45	19-Apr-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-567-2024	3,200.00
46	7-Feb-24	B. Menmakeh Brown	Amount represents payment for transportation to claim site as per the attached.	NICOL-856-2024	3,000.00

No	Date	Payee	Description	Ref #	LRD ($)
47	21-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-560-2024	2,940.00
48	5-Jan-24	Insurance Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	2,850.00
49	22-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-521-2024	2,478.00
50	15-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-474-2024	2,473.50
51	30-Apr-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-576-2024	2,182.00
52	29-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-590-2024	2,000.00
53	19-Aug-24	GENEVIE Johnson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-589-2024	1,666.00
54	8-Jul-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-579-2024	1,666.00
55	25-Jun-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-578-2024	1,666.00
56	7-Aug-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-585-2024	1,660.00
57	6-Aug-24	Victoria Q. Macgona	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-584-2024	1,657.50
58	20-Jun-24	Yarmah Borvor	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-577-2024	1,657.50
59	27-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-533-2024	1,649.00
60	22-Jul-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-582-2024	1,649.00
61	19-Apr-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-566-2024	1,649.00
62	13-May-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-473-2024	1,645.00

No	Date	Payee	Description	Ref #	LRD ($)
63	7-May-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-476-2024	1,592.25
64	7-Feb-24	Patiricia Love Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-557-2024	1,584.00
65	30-Jan-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-556-2024	1,460.00
66	25-Apr-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-573-2024	1,428.00
67	29-Apr-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-575-2024	1,267.00
68	16-Aug-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-588-2024	1,176.00
69	1-Apr-24	Geogette D H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-564-2024	1,176.00
70	15-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-587-2024	1,164.00
71	23-Apr-24	Lynette M. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-569-2024	1,159.00
72	7-Mar-24	Lynette N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-559-2024	1,100.00
73	2-Aug-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-583-2024	1,085.00
74	15-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-586-2024	1,078.00
75	26-Mar-24	MENMEKEH B. Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-563-2024	1,078.00
76	21-Mar-24	Lynette N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-561-2024	1,078.00
77	16-Jul-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-580-2024	1,077.00
78	29-Apr-24	Lynette N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-574-2024	1,067.00

No	Date	Payee	Description	Ref #	LRD ($)
79	18-Apr-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-565-2024	1,056.00
80	5-Sep-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. Transportation to various places and Batteries	NICOL-818-2024	20
Total					**5,700,242.27**

Annexure 6c: Payment without Evidence of Adequate Supporting Documents

No	Date	Payee	Description	Ref #	US ($)
1	22-Jan-25	Arthur Rotimi Maclaren (Trust Brokerage)	Transaction represent payments for Life and medical Insurance Policy of Liberia Telecommunication Authority for 5 months period Commission as Insured.	NICOL-014-01-25	7,000.00
2	26-Feb-25	Arthur Rotimi Maclaren (Trust Brokeerage)	Transaction represent balance payments to Arthur Rotimi Maclarence (Trust Brokerage) as commission for LTA Medical and Life business as approved and authorized by the Managing Director.	NICOL-COM-004-2-25	3,095.50
3	10-Jan-25	Philip Chea Penie	Transaction represent payments to Philip Chea Penie as commission for National Road Funds Premium paid on Medical Insurance policy as approved and authorized by the Managing Director.	NICOL-COM-1001-02-25	3,000.00
4	07-Apr-25	Mamassa D. Kamara	Amount represent payment for Board Fees for first Quarter as per attached	NICOL-CCV-131	2,700.00
5	07-Apr-25	Ansumanah S. Jallah	Amount represent payment for Board Fees for first Quarter as per attached	NICOL-CCV-137	2,700.00
6	10-Feb-25	Nortu A. Jappah	Travel to Freetown for WAIFEM meeting by MD	N0. 003-02-25	1,490.00
7	31-Mar-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-CCV-108	1,344.86
8	08-Apr-25	Vasco Direct Inc.	Amount represents payment for cost of repair work done on Siaha G. Gray Vehicle as per attached	NICOL-CCV-136	1,079.00
9	21-Apr-25	Nortu A. Jappah	Payment DSA Domestic travel to Yekepa Nimba County	NICOL-149-2025	900.00

No	Date	Payee	Description	Ref #	US ($)
10	14-Jan-25	Abdullah S. Swaray	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	NICOL-007-01-25	801.00
11	05-Mar-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-CCV-080	770.54
12	17-Mar-25	NP (Liberia) Ltd	Amount represents payment for fuel & Gasoline for office use details attach	NICOL-CCV-079	719.86
13	14-Feb-25	Euro World Travel & Tour	Ticket Ghana Rep 19th Annual Intl Seminar	NICOL-GenEX-009-02-25	718.00
14	07-Mar-25	Euro World Travel & Tour	Payment for ticket to Gambia	NICOL-011-2025	696.00
15	03-Feb-25	Josephus Thomas Bayan	Transportation to Nimba on Claims	NICOL-GenEx-04-02-25	680.00
16	25-Mar-25	Nortu A. Jappah	Payment as DSA for NICOL Representatives 3 days travel to Buchanan	NICOL-090-2025	600.00
17	21-Feb-25	Sangay Insurance Agency	Transaction represent payments for Group Life & Medicial Insurance Policy Commission as Insured as commission for Gobal Watch(National Security Agency) Medical and Life business as approved and authorized by the Managing Director.	#47	582.00
18	18-Feb-25	Powernet	Amount represents payment for Internet Service for the Month of February 2025 as per the attached.	NICOL-013-02-2025	500.00
19	18-Feb-25	Powernet	Amount represents payment for Internet Service for the Month of February 2025 as per the attached.	NICOL-013-02-025	500.00
20	25-Mar-25	Pheetor Varpilah	Payment as DSA for NICOL Representatives 3 days travel to Buchana	NICOL-091-2025	450.00
21	21-Apr-25	Patrick Sepahn Nmah	Payment for DSA Nimba County	NICOL-150-2025	440.00
22	03-Feb-25	Josephus Thomas Bayan	Transportation to Nimba on Claims	NICOL-GenEx-04-02-25	430.00
23	18-Feb-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-GenEx-012-02-25	423.00
24	25-Mar-25	Byron A. Russ	Amount represents payment for NICOL Representative 3 days	NICOL-092-2025	375.00

No	Date	Payee	Description	Ref #	US ($)
			travel to Buchanan		
25	28-Apr-25	Auto Spare Service Corporation	Amount represents payment for Tow Truck fees as per attached	NICOL-CCV-213	350.00
26	02-Mar-25	Malay Clinic	Amount represents payment on Medical Bills for the month of November 2024 as attach	NICOL-Claims-014-02-25	305.65
27	07-Feb-25	Tamia K. Mabande	Payment for Counselor DSA	NICOL-GenEX-007-02-25	300.00
28	04-Feb-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-GenEx-005-02-25	279.00
29	14-Feb-25	Moses Garage	Amount represents payment on Moto Claims Policy#NIV/TP/1215/10/25/24	NICOL-Claims-035-02-25	275.00
30	03-Feb-25	Moses Garage	Amount represents payment on Moto Claims Policy#NIV/TP/1265/11/08/24	NICOL-Claims-001-02-25	230.00
31	16-Apr-25	NP (Liberia) Ltd	Amount represents payment for Fuel & Gasoline used by NICOL Slips Attached	NICOL-CCV-126	225.36
32	25-Mar-25	Musa Kenneh	Payment as DSA for NICOL Representatives 3 days travel to Buchana	NICOL-093-2025	210.00
33	02-Mar-25	Fidelity Healthcare	Amount represents payment on Medical Bills for the month of November 2024 as attach	NICOL-Claims-008-02-25	153.60
Total					**34,323.37**

Annexure 6d: Payment without Evidence of Adequate Supporting Documents

No.	Date	Payee	Description	Ref #	L ($)
1	05-Mar-25	Omega Community Clinic	Amount represents payment for Auto claims Policy #NIV/TP/0832/06/05/24 as per the attached	NICOL-CCV-062	18,400.00
2	21-Feb-25	Bill G. Yealue	Amount represents payment on claims Policy#NIV/TP/0385/04/23/24	NICOL-Claims-061-02-25	321,600.00
Total					**340,000.00**

Annexure 7a: Third-Party Payment made to Employee of the Entity

No	Date	Payee	Description	Reference #	Amount US ($)
1	17-Aug-24	Prince T. Freeman	Transaction represents payments as Business promotion	NICOL-175-2024	20,000.00
2	17-Dec-24	Charles K. Neor	Transaction represents payments for business promotion	NICOL-01-24-12	20,000.00

No	Date	Payee	Description	Reference #	Amount US ($)
3	Not available	Byron A. Russ	Amount represents payment for storage fees as per attached.	N/A	7,000.00
4	5/17/024	Prince T. Freeman	Transaction represents payments for new business promotion	NICOL-075-2024	6,000.00
5	28-Jun-24	Prince T. Freeman	Transaction represents payments for business acquisition of LTA and RIA.	NICOL-132-2024	6,000.00
6	28-Mar-24	Prince T. Freeman	Transaction represents payments for business acquisition cost	NICOL-079-2024	5,900.00
7	1-May-24	Patrick Sepahn Nmah	Transaction represents payments for business promotion	NICOL-094-2024	5,500.00
8	May 4,2024	Patrick Sepahn Nmah	Transaction represents payments as business promotion	NICOL-1000-296-2024	5,500.00
9	9-Apr-24	Prince T. Freeman	Amount represents payment for Insurance workshop as per attached.	NICOL-082-2024	5,000.00
10	13-Jun-24	Prince T. Freeman	Transaction represents payments as business promotion	NICOL-114-2024	5,000.00
11	1-Aug-24	Prince T. Freeman	Amount represents payment for Board Meetings as per the attached	NICOL-160-2024	4,000.00
12	6-Jun-24	MULBAH M. KROMAH	Transaction represents payments as Business promotion for Internal Affiar	NICOL-111-2024	4,000.00
13	2-May-24	MULBAH M. KROMAH	Transaction represents payments as business promotion	NICOL-1000-294-2024	4,000.00
14	1-Aug-24	Prince T. Freeman	Amount represents payment for Board Meetings as per the attached	NICOL-160-2024	4,000.00
15	17-May-24	Prince T. Freeman	Amount represents payment for Board Sitting fees as per attached	NICOL-102-2024	3,500.00
16	17-May-24	Prince T. Freeman	Amount represents payment for Board Sitting fees as per attached	NICOL-102-2024	3,500.00
17	10-Jun-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-138-2024	3,000.00
18	24-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1290-2024	3,000.00
19	12-Jul-24	Abraham Bonugee	Amount represents payment for Board fees for Second Quarter,	NICOL-152-2024	3,000.00

No	Date	Payee	Description	Reference #	Amount US ($)
			Five Hundred each as per the attached.		
20	31-May-24	Prince T. Freeman	Transaction represents payments for business promotion for the House of Representatives and the Senate	NICOL-106-2024	3,000.00
21	19-Jun-24	Prince T. Freeman	Transaction represents payments as business promotion for National security Agency(NSA)	NICOL-120-2024	3,000.00
22	12-Jul-24	Abraham Bonugee	Amount represents payment for Board fees for Second Quarter, Five Hundred each as per the attached.	NICOL-152-2024	3,000.00
23	12-Sep-24	RONEL CHOK SWEN	Transaction represents payments for business promotion	NICOL -202-2024	2,500.00
24	15-Oct-24	Prince T. Freeman	Transaction represents payments for business promotion	NICOL-1000-253-2024	2,500.00
25	3-May-24	Pheeter S. Varpilah	Amount represents payment for the first Zonal meeting of Ecowas Brown Cards T8 Conakry, Guinea as per the attached	NICOL-1295-2024	2,250.00
26	17-Oct-24	PATRICK TAMIA TEWUIEH	Transaction represents payments as business promotion for ROBERTfield Information Region.	NICOL- 1000-250-2024	2,000.00
27	13-Sep-24	RONEL CHOK SWEN	Transaction represents payments for business promotion	NICOL-647-2024	2,000.00
28	5-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached	NICOL-083-2024	1,500.00
29	13-May-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached	NICOL-105-2024	1,500.00
30	21-May-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1297-2024	1,500.00
31	29-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1293-2024	1,500.00
32	22-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1287-2024	1,500.00

No	Date	Payee	Description	Reference #	Amount US ($)
33	15-Apr-24	Prince T. Freeman	Amount represent payment for Insurance Stickers as per attached (100pcs)	NICOL-1281-2024	1,500.00
34	9-Jul-24	Prince T. Freeman	Amount represents payment for Insurance Stickers and Certificates as per the attached	NICOL-1311-2024	1,500.00
35	7-Aug-24	Prince T. Freeman	Amount represents payment for insurance stickers as per attached.	NICOL-038-2024	1,500.00
36	19-Jun-24	Prince T. Freeman	Transaction represents payments as Business promotion	NICOL- 119-2024	1,500.00
37	2-Jul-24	Prince T. Freeman	Transaction represents payments as Business promotion for Liberia Telecommication Authority	NICOL-149-2024	1,500.00
38	5-Sep-24	Prince T. Freeman	Transaction represents payments for business promotion for Liberia Telecommunication Corporation(LTC Mobile).	NICOL- 192-2024	1,500.00
39	21-Mar-24	Prince T. Freeman	Transaction represents payments for business promotion	NICOL-074-2024	1,500.00
40	8-Apr-24	Prince T. Freeman	Amount represents payment for Contribution and donation to the Muslims Community for Ramadam celebration as per the attached.	Not Available	1,000.00
41	12-Nov-24	Prince T. Freeman	Transaction represents payments as business promotion	NICOL-626-2024	1,000.00
42	24-Apr-24	Prince T. Freeman	Amount represents payment for Ecowas Brown Card as per the attach (100pcs) to be purchased	NICOL-1291-2024	850
43	Feburary 27, 2024	Prince T. Freeman	Amount represents payment for Gasoline used by NICOL Slips Attached	NICOL-069-2024	800
44	21-Mar-24	Prince T. Freeman	Amount represents payment for transportation to and from paynesville with document as per the attached.	NICOL-212-2024	500
45	10-Oct-24	Alieu Blamo Kamara	Transaction represents payments for business promotion	NICOL-1249-2024	500
46	19-Dec-24	Abraham K. Yarsiah	Amount represents payment for Newspaper Publication and Airing of public service announcement of season	NICOL-904-24	450

No	Date	Payee	Description	Reference #	Amount US ($)
			greetings as per attached		
47	1-Jul-24	B. Menmakeh Brown	Amount represents payment for repair of damage kekeh (claims) as per attached	NICOL-1223-2024	420
48	9-Jan-24	B. Menmakeh Brown	Amount represents payment for claims: Dox Bet Liberia ,Vehicle # Toyota 4 Runner Jeep Plate # A63737	No. 01-040	350
51	15-Jul-24	Abdullah Swaray	Amount represents payment for entertainment NICOL Liberia Revenue Authority as per the attached.	NICOL-349-2024	350
52	12-Jan-24	Prince T. Freeman	Amount represents payment for Gasoline used by NICOL Slips Attached	NICOL-066-2024	350
53	22-Apr-24	Abraham Y. Yarsiah	Amount represents payment for Stationery as per attached	NICOL-1284-2024	342
54	19-Jan-24	Prince T. Freeman	Amount represents payment for Mos gasoline for operation	NICOL-067-2024	300
55	5-Dec-24	James Karpu Momo	Amount represents payment for emergency Board Meeting as per the attached	NICOL-881-2024	250
56	6-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-034	200
57	1-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached	No. 02-063	200
58	29-Jan-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per attached	No. 01-041	200
59	6-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	N0. 06-034	200
60	1-Feb-24	Varney Cole	Amount represents payment for claims settlement as per the attached	No. 02-063	200
61	29-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	No. 01-041	200
62	11-Oct-24	Prince T. Freeman	Amount represents payment for vehicle registration as per attached	NICOL-160-2024	175
63	18-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-040	150
64	20-Jun-24	Abraham Bonugee	One hundred thirty five represents payment for account	NICOL-270-2024	135

No	Date	Payee	Description	Reference #	Amount US ($)
			books to print as per the attached		
65	12-Aug-24	Varney Cole	Amount represents payment for vehicle repair light as per attached (claims)	NICOL-1238-2024	125
66	4-Jun-24	Memekeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-033	100
67	4-Jun-24	Memekeh Brown	Amount represents payment for claims settlement as per the attached	N0. 06-033	100
68	21-Jun-24	Abraham K. Yarsiah	Amount represents payment for assistance as per the attached.	125	100
69	19-Jul-24	LWSC	Transaction represents payments for business promotion	NICOL-1318-2024	100
70	4-Jul-24	B. Menmakeh Brown	Amount represents payment of two car and police clearance as per attached	NICOL-1225-2024	90
71	23-Apr-24	Abraham K. Yarsiah	Amount represents Payment stated: water	NICOL-1288-2024	90
72	15-May-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 05-047	80
73	15-May-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	No. 05-047	80
74	10-Jul-24	Reuben Gardour	Amount represents payment for claims on accident vehicle Policy # NIV/TP/0238/04/18/24	NICOL-1229-2024	80
75	13-May-24	Janet Carson	Amount represents payment for accident details as per attached	No. 05-043	75
76	13-May-24	Janet Carson	Amount represents payment for accident details as per the attached	No. 05-043	75
77	27-Jun-24	Erastuo Ben	Amount represents payment for Truck tow fee and police report	No. 06-042	70
78	27-Jun-24	Erastus Ben	Amount represents payment for Truck tow fee and police report	No. 06-042	70
79	10-Jul-24	Varney Cole	Amount represents payment for vehicle repair IFAD as per attached.	NICOL-1230-2024	70
80	31-Jul-24	Abraham K. Yarsiah	Amount represents payment for repair of central processing unit as per the attached	NICOL-1,321-2024	70
81	25-Jun-24	B. Menmakeh Brown	Amount represents payment for transportation to 15 Gate and Police Settlement as per attach	N0. 06-041	60

No	Date	Payee	Description	Reference #	Amount US ($)
82	2-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached	N0. 02-065	60
83	25-Jun-24	B. Menmakeh Brown	Amount represents payment for Transportation to 15 Gate and police settlement as per the attached	No. 06-041	60
84	2-Feb-24	Varney Cole	Amount represent payment for claims settlement as per the attached	No. 02-065	60
85	3-Jul-24	Erastus S. B . Ben	Amount represents payment for claims as per the attached	NICOL-1224-2024	58
86	g	Memekeh Brown	Amount represents payment to transport accident vehicle for repair as per attach	No. 06-037	50
87	12-Jun-24	Memekeh Brown	Amount represents payment to transport accident vehicle for repair as per the attached	No. 06-037	50
88	10-Jul-24	Abraham K. Yarsiah	Amount represents payment for water for office use as per the attached.	NICOL-1,312-2024	50
89	19-Feb-24	Abraham K. Yarsiah	Amount represents payment for fuel for generator as per the attached.	NICOL-1278-2024	50
90	2-Jul-24	Abraham K. Yarsiah	Amount represents payment for Gasoline used by NICOL Slips Attached	NICOL-1305-2024	50
91	23-Jul-24	Abraham K. Yarsiah	Amount represents payment for Gasoline used by NICOL Slips Attached	NICOL-1319-2024	50
92	12-Mar-24	B. Menmakeh Brown	Amount represents payment as stated: Police report, Transportation and Claim off	No. 03-038	42
93	12-Mar-24	B. Menmakeh Brown	Amount represents payment as stated below: Police Report NIC, Police Report & Transport to claim office	No. 03-038	42
95	2-Jul-24	Abraham K. Yarsiah	Amount represents Payment stated: water	NICOL-1305-2024	42
96	31-Jan-24	B. Menmakeh Brown	Amount represents payment for claims as per the attached	No. 01-042	40
97	31-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	No. 01-042	40
98	5-Jul-24	Abraham K. Yarsiah	Amount represents payment for bottle water as per the	318	40

No	Date	Payee	Description	Reference #	Amount US ($)
			attached.		
99	Febrauary 29, 2024	Abraham K. Yarsiah	Amount represents Payment stated: water	NICOL-02-061-2024	40
100	8-Aug-24	Florence Harris	Amount represents payment on claims as per attached	NICOL-1236-2024	36
101	18-Apr-24	B. Menmakeh Brown	Amount represents payment for police report and transportation as per attached.	No. 04-043	30
102	5-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached	No. 02-066	30
103	18-Apr-24	B. Menmakeh Brown	Amount represents payment for Police report and Transportation as per the attached	No. 04-043	30
104	2-Feb-24	Varney Cole	Amount represent payment for claims settlement as per the attached	No. 02-066	30
105	23-Feb-24	B. Menmakeh Brown	Amount represents payment of for claims settlement	No. 02-068	25
106	10-Jun-24	Florence Harris	Amount represents payment to handle claims and get police report as per attached	No. 06-036	25
107	14-Mar-24	B. Menmakeh Brown	Amount represents payment for police report as per attached	No. 05-046	20
108	14-May-24	B. Menmakeh Brown	Amount represents payment for police report as per the attached	No. 05-046	20
109	27-Aug-24	B. Menmakeh Brown	Amount represents payment for vehicle release as per attached	NICOL-1237-2024	20
110	6-Aug-24	Jackson J. Jeke	Amount represents payment for police report (claims) as per attached	NICOL-1235-2024	20
111	5-Sep-24	Tonia Kromah	Amount represents payment for Stationery as per attached	NICOL-340-2024	20
112	23-Feb-24	B. Menmakeh Brown	Amount represents payment for claims settlement	No. 02-069	15
113	1-Feb-24	Varney Cole	Amount represents payment for claims settlement as per attached	No. 02-064	15
114	23-Feb-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per the attached	No. 02-069	15
115	1-Feb-24	Varney Cole	Amount represents payment as stated below: Transportation & Police Tip	No. 02-064	15
117	3-Jul-24	Abraham K. Yarsiah	Amount represents payment for light bulbs for office use as per	307	10.8

No	Date	Payee	Description	Reference #	Amount US ($)
			the attached		
118	17-Jun-24	Florence Harris	Amount represents payment for covering claims and recharge card to call client as per attach	N0. 06-039	10
119	23-May-24	Florence Harris	Amount represents payment for transportation for claims settlement as per the attached	No. 05-052	10
120	20-May-24	Janet Carson	Amount represents payment for claims settlement as per the attached	N0. 05-049	10
121	17-Jun-24	Florence Harris	Amount represents payment for covering claims and recharge card to call client as per the attach	No. 06-039	10
122	23-May-24	Florence Harris	Amount represents payment for transportation for claims settlement as per attached	No. 05-052	10
123	20-May-24	Janet Carson	Amount represents payment for claims settlement as per the attached	No. 05-049	10
124	13-May-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per the attached	NICOL-462-2024	10
125	11-Jun-24	Janet Carson	Amount represents payment for claims as per the attached	NICOL-1222-2024	10
126	28-May-24	Janet Carson	Amount represents payment to cover claims	No. 05-053	5
Total					**167,992.80**

Annexure 7b: Third-Party Payment made to Employee of the Entity

No	Date	Payee	Description	Ref #	L ($)
1	6-Nov-24	Kelvin E. Kollie	Transaction represents payments for business promotion for Ministry of Transport and Liberia Aviation Authority.	NICOL-619-2024	686,000.00
2	4-Jun-24	Selekie Kamara	Amount represent payment for Board Sitting	NICOL-052-2024	508,800.00
3	17-Apr-24	MULBAH M. KROMAH	Transaction represents payments for business promotion	NICOL-061-2024	480,000.00
4	12-Jul-24	Prince T. Freeman	Transaction represents payments for business promotion for acquisition of Liberia Telecommunication Authority(LTA)	NICOL -049-2024	386,000.00

No	Date	Payee	Description	Ref #	L ($)
5	6-Jun-24	Alexander VOKER	Transaction represents payments for business promotion	NICOL -051-2024	384,000.00
6	12-Dec-24	Emmanuel Williams	Transaction represents payments for Public Relation	NICOL-078	366,000.00
7	31-Oct-24	Laffor William Momo	Transaction represents payments for business promotion	NICOL -614-2024	147,750.00
8	22-Jul-24	Menmakeh B. Brown	Amount represents payment for settlement of claims as per the attached.	NICOL-042-2024	87,750.00
9	22-Jul-24	Menmakeh B. Brown	Amount represents payment for settlement of claims as per the attached, Tow Truck fees	NICOL-043-2024	78,000.00
10	30-Aug-24	Alexander Tommyboy Dweh	Transaction represents payments for advertisement	NICOL- 017-2024	48,000.00
11	21-May-24	B. Menmakeh Brown	Amount represents payment for loss of use to B. Menmakeh Brown for Cyrus D. Folee	No. 05-050	20,000.00
12	21-May-24	B. Menmakeh Brown	Amount represents payment for loss of use to B.Menmakeh Brown for Cyrus D. Folee	No. 05-050	20,000.00
13	2-Aug-24	Abraham Bonuqee	Amount represents payment for photocopy of document as per the attached.	NICOL-867-2024	13,000.00
14	14-Jun-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attach.	No. 06-038	9,700.00
15	14-Jun-24	B. Menmakeh Brown	Amount represent payment for claims settlement as per the attached	No. 06-038	9,700.00
16	14-Jan-24	Abraham Bonuqee	Amount represents payment for repairs of computer CPU as per the attached	NICOL-864-2024	9,700.00
17	28-Oct-24	Prince T. Freeman	Amount represent payment for Gasoline for Managing Director Travel to Tubmanburg, Bomi County as per the attached	NICOL-603-2024	9,600.00
18	30-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement a per attached	No. 01-043	8,550.00
19	30-Jan-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per the attached	No. 01-043	8,550.00
20	18-May-24	B. Menmakeh Brown	Amount represents payment for claims settlement as per attached.	No. 05-046	8,000.00
21	13-May-	B. Menmakeh	Amount represents payment for	No. 05-045	8,000.00

No	Date	Payee	Description	Ref #	L ($)
	24	Brown	police report as per the attached		
22	24-May-24	Precious Freeman	Amount represents payment for storage fees for Mount Barclay Insurance Team chairs and Tables (2wks) as per attached.	NICOL-862-2024	7,000.00
23	18-Jul-24	Abraham Bonuqee	Amount represents payment for Extension Cord as per the attached	NICOL-865-2024	5,850.00
24	7-Feb-24	B. Menmakeh Brown	Amount represents payment for transportation to claim site as per the attached.	NICOL-856-2024	3,000.00
25	7-Feb-24	Matennet Kromah	Amount represents payment for water for NICOL guest as per the attached.	NICOL-241-2024	1,200.00
Total					**3,314,150.00**

Annexure 7c: Third-Party Payment made to Employee of the Entity

Date	Payee	Description	Ref #	Amount (US$)
19-Feb-25	Prince T. Freeman	Transaction represents payments for business promotion for Central Bank of Liberia (CBL) medical, Life and Auto Insurance policies.	NICOL-GEN EX-05-02-25	2,500.00
17-Feb-25	Prince T. Freeman	Transaction represents payments for business promotion and lunch with the Special Advisor to the President	NICOL- GEN EX-03-02-25	2,350.00
10-Jan-25	Prince T. Freeman	Transaction represents payments as Business promotion for various businesses acquisition to include 1. Enviromental Protection Agency 2. Bea Minning 3. General Service Agency	NICOL-008-01-25	2,000.00
31-Mar-25	Byron A. Russ	Transaction represents payment as Business promotion for IFAD/TCEP/MOA/GVL.	NICOL-CCV-106	2,000.00
25-Mar-25	Prince T. Freeman	Transaction represents payments as Business promotion for potential Businesses of Golden Veroleum and LTA.	NICOL-CCV-095	350
19-Feb-25	Prince T. Freeman	Transaction represents payments for business promotion for Central Bank of Liberia (CBL) medical, Life and Auto Insurance policies	NICOL-GEN EX-05-02-25	2,500.00
17-Feb-25	Prince T.	Transaction represents payments	NICOL- GEN EX-03-	2,350.00

Date	Payee	Description	Ref #	Amount (US$)
	Freeman	for business promotion and lunch with the Special Advisor to the President	02-25	
10-Jan-25	Prince T. Freeman	Transaction represents payments as Business promotion for various businesses acquisition to include 1. Environmental Protection Agency 2. Bea Minning 3. General Service Agency	NICOL-008-01-25	2,000.00
31-Mar-25	Byron A. Russ	Transaction represents payment as Business promotion for IFAD/TCEP/MOA/GVL	NICOL-CCV-106	2,000.00
7-Feb-25	Prince T. Freeman	Amount represents payment for printed materials for CBL License Documents	NICOL-Gen Ex- 002-02-25	1,000.00
21-Jan-25	Prince T. Freeman	Amount represents payment for printed materials, Land Deed appraisals and other printed documents	NICOL-Gen Ex- 013-01-2025	600
21-Feb-25	Abraham K Yarsiah	Amount represents payment for coding and labeling NICOL assets by GSA as per the attached.	NICOL-017-02-2025	487
3-Apr-25	B. Menmakeh Brown	Amount represents payment on tow truck fees ($400.00) and police clearance ($25.00) as attached	NICOL-CCV-059	425
25-Mar-25	Prince T. Freeman	Transaction represents payments as Business promotion for potential Businesses of Golden Veroleum and LTA	NICOL-CCV-095	350
27-Feb-25	Joseph Sando Momolu, Sr.	Amount represents payment on Board Fees for the Month of February 2025 as attached.	NICOL-CCV-051	3,000.00
21-Feb-25	Prince T. Freeman	Transaction represents Third Party payment for RFIR Medical and Life Insurance Policies Commission as Insured	NICOL-GEN EX-08-02-25	1,500.00
4-Feb-25	Patricia Q. Kieh-George	Transaction represents payments for various Insurance Businesses Commission as Insured.	NICOL-COMM-004-02-25	993.00
25-Feb-25	Patricia Q. Kieh-George	Transaction represents payments for various Insurance Businesses Commission	#044	489.4
3-Apr-25	Maxime C. Welwolie	Transaction represents payments for Third Party Motor Insurance Policy Commission as Insured. This Comprehensive Motor	NICOL-CCV-057	327.5

Date	Payee	Description	Ref #	Amount (US$)
		Insurance Policy covered the period Feb. 2, 2025 to Feb. 24, 2026		
Total				**27,221.90**

Annexure 7d: Third-Party Payment made to Employee of the Entity

Date	Payee	Description	Ref #	Amount (L$)
21-Feb-25	Tamia K Mabance	Amount represents payment for LNBA License as per the attached	NICOL-037-2025	56,000.00
Total				**56,000.00**

Annexure 8a: Non-Withholding and Remittance of GST

No.	Date	Payee	Description	Ref #	Amount (US$)
1	22-Jan-24	Arthur Rotimi Maclaren (Trust Brokerage)	Transaction represents payment on commission as Insured.	NICOL-COM-0014-01-25	7,000.00
2	30-Dec-24	Joanna Yah Tokpah/Safe Insurance Broker	Transaction represents payment of an advance commission in relation to Robert Flight Information Region Life and Group Medical Insurance policy	NICOL-0489	5,000.00
3	16-Aug-24	Jevino Zee Toney	Transaction represent payments for IFAD Insurance Policy Commission as Insured. The commission amount of US$2,900 was overly paid to the Agent.	NICOL-1191-2024	2,900.00
4	13-Jun-24	Prinnce T. Freeman	Transaction represent payments for Third Party LEC Motor Insurance Policy for Commission as Insured.	NICOL 139/2024	2,250.00
5	23-Dec-24	Safe Insurance Broker Limited	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. This payment represent 70% of the commission amount paid in United States Dollars as indicated.(Partpayment)	NICOL-959-2024	1,818.00
6	10-Jan-24	Miatha Nedned Konneh	Transaction represent payment for Service of commission as Insured.	NICOL-002-02-2025	1,740.00
7	31-May-24	Prince T. Freeman	Transaction represent payments for Third Party LTC Motor Insurance Policy for Commission as Insured.	NICOL 107-2024	1,700.00
8	13-Jun-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-346-2024	1,171.20
9	13-Jun-24	Prince T. Freeman	Transaction represent payments for Third Party LWSC Motor Insurance Policy for Commission as Insured.	NICOL/140/2024	1,022.00

No.	Date	Payee	Description	Ref #	Amount (US$)
10	13-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-245-2024	930
11	23-Dec-24	Jefferson B. Sackor	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-962-2024	860
12	27-Feb-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. This is a Third party payment commission made in an employee name.	NICOL-069-2024	805
13	21-Mar-24	IFAD	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-2024	640
14	21-Feb-24	Sangay Insurance Agency	Transaction represent payments for various Insured Businesses Commission as insured.	#047	582.24
15	19-Jul-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-374-2024	540
16	19-Dec-24	Jevino Zee Toney	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	957/24	533.55
17	26-Jul-24	FAITH MENYON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-288-2024	500
18	23-Sep-24	JOVINO ZEE TONEY JR	Transaction represent payments as commission for IFAD/MOA for insurance Policy renewal(NIV/CP/11/09/19/0084)	NICOL-841-2024	437.83
19	4-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-814-2024	437.4
20	7-May-24	DANELLET L. BERRIEN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-430-2024	429.35
21	30-May-24	JULIE K.TARPLEH	Transaction represent payment toward Insurance Policy Commission as Insured for KHARIS GLOBAL GROUP LIMITED for the period April 24, 2024-April 23,2025.	NICOL-551-2024	420
22	18-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-751-2024	401.25
23	23-Jul-24	IFAD	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-383-2024	377

No.	Date	Payee	Description	Ref #	Amount (US$)
24	14-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1185-2024	340
25	22-Oct-24	Harold Golafale	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	325
26	27-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-850-2024	300
27	26-Oct-24	Jimmy F.K.Togbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-946-2024	300
28	1-Oct-24	Jimmy F.K.Togbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-916-2024	288
29	23-Dec-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-963-2024	280
30	1-Jul-24	NATIONAL SECRITY AGENCY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-297-2024	245
31	22-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1201-2024	225
32	23-Jul-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-380-2024	220
33	2-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-408-2024	210
34	6-Jun-24	ABRAHAM MUBIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-222-2024	193.5
35	22-Apr-24	VICTORIA-BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-784-2024	187.5
36	1-May-24	BOARD MEMBER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. Payment was made to undentify Board Member as agent without supporting attachments such as premium payment receipt and insurance policy awarded.	NICOL-400-2024	182.9
37	23-Apr-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-796-2024	182

No.	Date	Payee	Description	Ref #	Amount (US$)
38	7-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-428-2024	180
39	8-Jan-24	RACHEL P D JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/027	180
40	18-Apr-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-754-2024	177.75
41	4-Mar-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-966-2024	170
42	24-Jul-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-387-2024	150
43	27-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1206-2024	150
44	10-May-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1149-2024	150
45	25-Jan-24	RACHEL P D JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/036	135
46	19-Feb-24	Princeion A. Miller	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/048	131.75
47	17-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-490-2024	131
48	22-Apr-24	540/ Five Fourty	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-778-2024	130
49	4-Oct-24	Pheetor Varpliah	Transaction represent payments for Performance Bond Insurance Policy Commission as Insured.	NICOL-922-2024	130
50	24-Apr-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1063-2024	129
51	7-May-24	MELVIN BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-432-2024	127.5
52	21-Oct-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	127.5
53	17-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy	951/2024	125

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
54	25-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-281-2024	123.75
55	8-Jun-24	ABRAHAM MUBIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-319-2024	120
56	1-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-653-2024	120
57	7-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-431-2024	117
58	5-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/036	117
59	10-Oct-24	Geelar Enterprise & Cooper Geelar	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-934-2024	115.5
60	7-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-429-2024	115
61	22-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-519-2024	112.5
62	26-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1098-2024	111
63	13-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-461-2024	107.5
64	21-Mar-24	Rachel P.D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1-2024	105
65	23-Apr-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-806-2024	101
66	1-Apr-24	GOLDEN VEROLEUM(Liberia)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-647-2024	100
67	29-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02-059	100
68	16-Jan-24	Byron A. Russ	Transaction represent payments for Custom BOND on Insurance Commission as Insured.	01/031	100
69	4-Jan-24	Prince T.	Transaction represent payments for	01/023	100

No.	Date	Payee	Description	Ref #	Amount (US$)
		Freeman	Third Party Motor Insurance Policy Commission as Insured.		
70	25-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1055/2024	100
71	18-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-993-2024	100
72	23-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. Check voucher amount is documented as US$97.00 while photocopy receipt of insuree carried L$94,080.00	NICOL-528-2024	97
73	24-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-278-2024	95
74	15-Oct-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-943-2024	95
75	5-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1162-2024	95
76	22-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1005-2024	90
77	8-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-438-2024	88.6
78	15-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-472-2024	87.75
79	17-Jan-24	RACHEL P D JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/034	87
80	30-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-126-2024	86.25
81	17-Apr-24	PATIENCE N.SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-736-2024	85
82	14-Oct-24	Bryon A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-939-2024	82.5
83	15-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-707-2024	80

No.	Date	Payee	Description	Ref #	Amount (US$)
84	29-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1089-2024	80
85	12-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-344-2024	79
86	11-Oct-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-936-2024	78.5
87	25-Jun-24	FLORENCE HARRIS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-285-2024	77.5
88	20-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-504-2024	70.5
89	19-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-763-2024	70
90	18-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-994-2024	67
91	22-Apr-24	VAI TOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-787-2024	65
92	25-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	65
93	25-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1014-2024	65
94	13-May-24	VICTORIA BROKRE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-463-2024	64.5
95	16-May-24	VICTORIA (BROKER)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-484-2024	63.75
96	25-Apr-24	NTA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1072-2024	62
97	12-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-241-2024	61
98	22-Apr-24	VIA TOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-788-2024	60.5
99	27-May-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-536-2024	60

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
100	1-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-651-2024	60
101	22-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-777-2024	60
102	28-Feb-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/054	60
103	29-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02-060	57.6
104	30-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-837-2024	57
105	23-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-800-2024	56.5
106	24-Apr-24	Mount Barclay	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1054-2024	56
107	15-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-708-2024	55
108	16-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-715-2024	55
109	7-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-929/2024	55
110	3-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-417-2024	54
111	22-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-790-2024	54
112	1-Aug-24	MAXIME C. WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1158-2024	53.5
113	31-Jul-24	MARTEE Verdier	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-389-2024	52.25
114	16-Apr-24	BYRON A.RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-720-2024	52
115	3-May-24	MATENNEH	Transaction represent payments for	NICOL-420-	50.5

No.	Date	Payee	Description	Ref #	Amount (US$)
		KROMAH	Third Party Motor Insurance Policy Commission as Insured.	2024	
116	18-Jul-24	ANTENN MENYON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-368-2024	50
117	27-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-539-2024	50
118	9-Sep-24	FLORNENCE HARRIS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-822-2024	50
119	27-Sep-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-852-2024	50
120	8-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-978-2024	50
121	25-Apr-24	Blessing Sorton	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1080-2024	50
122	21-May-24	VICTORIA (BROKER)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-513-2024	49.5
123	25-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1081-2024	49
124	10-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-451-2024	48
125	16-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-485-2024	48
126	25-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1082-2024	48
127	21-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1003-2024	47.7
128	10-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-455-2024	47.5
129	16-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-487-2024	47.5
130	16-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-727-2024	47.5

No.	Date	Payee	Description	Ref #	Amount (US$)
131	11-Jun-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-238-2024	46.62
132	29-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1114-2024	46.5
133	29-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1114-2024	46.5
134	17-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-499-2024	45.5
135	23-Jul-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-379-2024	45
136	23-Jul-24	MARTEE Verdier	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-381-2024	45
137	6-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-423-2024	45
138	23-Apr-24	540 CONGOTOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-804-2024	45
139	23-Apr-24	540 CONGOTOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-807-2024	45
140	17-Jan-24	Byron A. Russ	Transaction represent payments for Public Liability Interest on Insurance Commission as Insured.	01/033	45
141	16-Jan-24	Patrick Love pay	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/032	45
142	21-Aug-24	Abraham Mulbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1199-2024	45
143	29-Apr-24	Julie Tarplah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1096-2024	45
144	1-Jun-24	ABRAHAM MUBIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-207-2024	44
145	29-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-544-2024	44
146	20-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-501-2024	43.75

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
147	12-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-240-2024	42.75
148	16-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-723-2024	42.5
149	24-Oct-24	Tugbeh R. D Macauley	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	42.5
150	18-Apr-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-753-2024	41.25
151	11-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-338-2024	41
152	1-Jul-24	BYRON A. RUSS	Transaction represent payments for Third Party Customs Bond on Commission as Insured.	NICOL-294-2024	40
153	3-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-421-2024	40
154	15-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-466-2024	40
155	16-Apr-24	PATIENCE N.SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-713-2024	40
156	22-Apr-24	540 CONGOTOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured	NICOL-783-2024	40
157	23-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-808-2024	40
158	12-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	40
159	25-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	40
160	29-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL	40
161	26-Mar-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1020-2024	40
162	5-Mar-24	BLESSING	Transaction represent payments for	NICOL-974-	40

No.	Date	Payee	Description	Ref #	Amount (US$)
		SNOTON	Third Party Motor Insurance Policy Commission as Insured.	2024	
163	15-Oct-24	Lucy PAY (Broker)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NOCAL - 945-2024	39
164	14-May-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-987-2024	38.5
165	10-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-333-2024	37.5
166	9-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-444-2024	37.5
167	22-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-773-2024	37.5
168	22-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-791-2024	37.5
169	28-Apr-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-802-2024	37.5
170	15-Oct-24	Lucy PAY (Broker)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-944-2024	37.5
171	29-Apr-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1115-2024	37.5
172	12-Mar-24	Julie Tarpeh	Transaction represent payments for Motor Third Party Policy Commission as Insuranced.	NICOL-983-2024	37.5
173	29-Apr-24	Rachel P. D. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1115-2024	37.5
174	16-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-486-2024	37
175	23-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-531-2024	37
176	11-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-696-2024	37
177	25-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-845-2024	37

No.	Date	Payee	Description	Ref #	Amount (US$)
178	14-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-938-2024	37
179	27-Mar-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1031-2024	37
180	17-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-363-2024	36.75
181	2-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-660-2024	36
182	8-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-920-2024	36
183	30-Oct-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	35.2
184	24-Jun-24	MEMENKEH BROWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-276-2024	35
185	16-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-730-2024	35
186	22-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-782-2024	35
187	23-Apr-24	VAI TOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-798-2024	35
188	23-Sep-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-839-2024	35
189	16-Feb-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/044	35
190	8-Jan-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/026	35
191	5-Aug-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1163-2024	33.75
192	24-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1069-2024	33.75
193	5-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-217-2024	33

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
194	17-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-739-2024	33
195	30-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL 855-2024	33
196	29-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1113-2024	33
197	28-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1213-2024	32.5
198	30-Jan-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1145-2024	32.5
199	24-Apr-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1066-2024	32.5
200	25-Apr-24	Laila Genoway	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1056-2024	32.5
201	27-Mar-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1028-2024	32.5
202	18-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-262-2024	32.25
203	27-Mar-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1029-2024	32
204	26-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1095-2024	31.5
205	6-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-424-2024	31
206	29-May-24	VICTORIA BROKRE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-543-2024	30.75
207	19-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-760-2024	30.75
208	25-Jun-24	ABDULLAH SAWARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-284-2024	30
209	1-Jul-24	VICTORIA	Transaction represent payments for	NICOL-295-	30

No.	Date	Payee	Description	Ref #	Amount (US$)
		BROKER	Third Party Motor Insurance Policy Commission as Insured.	2024	
210	8-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-442-2024	30
211	16-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-482-2024	30
212	16-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-489-2024	30
213	23-May-24	PATRA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-522-2024	30
214	24-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-527-2024	30
215	16-Apr-24	PRECIOUS FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-724-2024	30
216	23-Feb-24	Insurance Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/059	30
217	13-Feb-24	Danlette Lellia Berrian	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/038	30
218	21-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	30
219	8-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-931-2024	30
220	2-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL - 921-2024	30
221	3-Jun-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1152-2024	30
222	6-Mar-24	Menmakeh B. Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-976-2024	30
223	5-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-972-2024	30
224	16-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-357-2024	29

No.	Date	Payee	Description	Ref #	Amount (US$)
225	23-Apr-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-794-2024	29
226	21-Jun-24	AaLIAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-274-2024	28.5
227	11-Sep-24	B.MENENKEH BROWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-823-2024	28.5
228	23-Sep-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-838-2024	28.5
229	10-Oct-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-932-2024	28.5
230	11-Jul-24	ABDULLAH SAWARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-340-2024	28
231	8-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-324-2024	27.5
232	15-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-703-2024	27.5
233	16-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1193-2024	27.5
234	29-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1087-2024	27.5
235	11-Apr-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-698-2024	27
236	24-Apr-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1059/2024	27
237	26-Apr-24	Patience L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1104-2024	26.5
238	6-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-220-2024	26.25
239	24-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-385-2024	26.25
240	13-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-459-2024	26

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
241	5-Mar-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-975-2024	26
242	3-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-305-2024	25.5
243	5-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-316-2024	25.5
244	17-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-493-2024	25.5
245	4-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-968-2024	25.5
246	18-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-749-2024	25
247	19-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-766-2024	25
248	27-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/053	25
249	23-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/052	25
250	23-Feb-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/051	25
251	16-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/046	25
252	22-Apr-25	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	25
253	28-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1214-2024	25
254	17-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-257-2024	24.5
255	2-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-304-2024	24.5
256	19-Jul-24	MATENNEH	Transaction represent payments for	NICOL-373-	24.5

No.	Date	Payee	Description	Ref #	Amount (US$)
		KROMAH	Third Party Motor Insurance Policy Commission as Insured.	2024	
257	15-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-350-2024	24
258	18-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-757-2024	24
259	7-Jun-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-226-2024	23.5
260	16-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-721-2024	23.5
261	23-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-799-2024	23
262	4-Jun-24	PRINCE T. FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-211-2024	22.5
263	21-Jun-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-275-2024	22.5
264	28-Jun-24	FLORENCE HARRIS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-291-2024	22.5
265	2-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-301-2024	22.5
266	2-May-24	VICTORIA BROKRE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-414-2024	22.5
267	8-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-440-2024	22.5
268	11-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-699-2024	22.5
269	16-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-722-2024	22.5
270	17-Apr-24	VIA TOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-734-2024	22.5
271	18-Apr-24	BYRON A.RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-748-2024	22.5

No.	Date	Payee	Description	Ref #	Amount (US$)
272	18-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-750-2024	22.5
273	23-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-803-2024	22.5
274	16-Sep-24	ERASTU BAHN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-831-2024	22.5
275	25-Mar-24	Precious B. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1016-2024	22.5
276	29-Apr-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1119-2024	22.5
277	18-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-746-2024	22
278	18-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-747-2024	22
279	14-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-937-2024	22
280	24-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-384-2024	21.5
281	26-Apr-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1092-2024	21.5
282	25-Apr-24	Julie Tarpiah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1075-2024	21.5
283	27-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-289-2024	21
284	4-Apr-25	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-676-2024	21
285	15-Apr-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-702-2024	21
286	4-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-314-2024	20.25
287	10-Jun-24	ERASTUS BEHN	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-231-2024	20

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
288	13-Jun-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-243-2024	20
289	17-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-253-2024	20
290	17-Jun-24	FODAY S.SESAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-255-2024	20
291	26-Jun-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-286-2024	20
292	28-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-293-2024	20
293	1-Jul-24	FODAY S.SESAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-298-2024	20
294	2-Jul-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-303-2024	20
295	4-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-310-2024	20
296	4-Jul-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-313-2024	20
297	10-Jul-24	MAXIME WOLWOLLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-335-2024	20
298	17-Jul-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-365-2024	20
299	18-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-371-2024	20
300	2-May-24	VICTORIA MACGONA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-402-2024	20
301	2-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-407-2024	20
302	2-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-411-2024	20
303	3-May-24	EXCELLENT	Transaction represent payments for	NICOL-418-	20

No.	Date	Payee	Description	Ref #	Amount (US$)
		BROKER	Third Party Motor Insurance Policy Commission as Insured.	2024	
304	8-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-434-2024	20
305	8-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-435-2024	20
306	8-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-441-2024	20
307	9-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-446-2024	20
308	10-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-453-2024	20
309	15-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-467-2024	20
310	22-May-24	FODAY SESAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-414-2024	20
311	30-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-548-2024	20
312	31-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-553-2024	20
313	31-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-554-2024	20
314	2-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-666-2024	20
315	9-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-688-2024	20
316	16-Apr-24	PATIENCE N.SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-712-2024	20
317	17-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-743-2024	20
318	19-Apr-24	DANKEHE BERRIED	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-761-2024	20

No.	Date	Payee	Description	Ref #	Amount (US$)
319	22-Apr-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-771-2024	20
320	2-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-810-2024	20
321	3-Sep-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-813-2024	20
322	30-Sep-24	YARMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-853-2024	20
323	30-Sep-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-854-2024	20
324	12-Sep-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insuranced.	NICOL-828-2024	20
325	16-Feb-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/046	20
326	17-Oct-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	954/2024	20
327	22-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	20
328	10-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-933-2024	20
329	7-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-928-2024	20
330	7-Oct-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-926-2024	20
331	7-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-925-2024	20
332	1-Oct-24	VICTORIA MACGONA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-117-2024	20
333	23-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1203-2024	20
334	19-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1195/2024	20

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
335	16-Aug-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1189-2024	20
336	12-Aug-24	Mariama Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1181-2024	20
337	2-Aug-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	1NICOL-1159-2024	20
338	31-Jul-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1156-2024	20
339	28-Mar-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1147-2024	20
340	7-Feb-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1146-2024	20
341	28-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1044-2024	20
342	25-Apr-24	Esther M. Blake	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1057-2024	20
343	26-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1025-2024	20
344	22-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1007-2024	20
345	6-Mar-24	Menmakeh B. Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-977-2024	20
346	1-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-965-2024	20
347	26-Apr-24	Maxime C. Welwolie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1107-2024	20
348	26-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1097-2024	20
349	26-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1091-2024	20
350	29-Apr-24	Janet Carson	Transaction represent payments for	NICOL-	20

No.	Date	Payee	Description	Ref #	Amount (US$)
			Third Party Motor Insurance Policy Commission as Insured.	1000-1090-2024	
351	25-Apr-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1085-2024	20
352	25-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1078-2024	20
353	24-Apr-24	Danlette L. Beenier	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1067-2024	20
354	25-Apr-24	Georgette D. SH Goverge	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1073-2024	20
355	4-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-924-2024	19.5
356	2-May-24	ABRAHAM K.YARSIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-415-2024	19
357	5-Jul-24	P. BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-317-2024	18.75
358	24-Jun-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-279-2024	18.5
359	10-Jul-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-332-2024	18.5
360	6-May-24	PRINCE T.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-425-2024	18.5
361	16-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-483-2024	18.5
362	21-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-512-2024	18.5
363	13-Sep-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-830-2024	18.5
364	17-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-498-2024	18
365	2-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-661-2024	18

No.	Date	Payee	Description	Ref #	Amount (US$)
366	4-Jun-24	JOSEPH TOE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-208-2024	17.5
367	25-Jun-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-283-2024	17.5
368	2-May-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-399-2024	17.5
369	2-May-24	NTA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-401-2024	17.5
370	6-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-422-2024	17.5
371	23-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-532-2024	17.5
372	30-May-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-549-2024	17.5
373	8-Apr-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-687-2024	17.5
374	16-Apr-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-726-2024	17.5
375	20-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1198-2024	17.5
376	12-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1178-2024	17.5
377	6-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1166-2024	17.5
378	30-Mar-24	Victoria Q. Macgona	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL	17.5
379	27-Mar-24	Danlette L. Berrien	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1036-2024	17.5
380	25-Mar-24	Denlette Lelia Berrian	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1011-2024	17.5
381	5-Mar-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-973-2024	17.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
382	11-Mar-24	Julie K. Tarpeh	Transaction represent payments for Motor Third Party Policy Commission as Insured.	NICOL-981-2024	17.5
383	5-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-218-2024	17
384	19-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-264-2024	17
385	20-Jun-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-267-2024	17
386	31-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-390-2024	17
387	17-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-495-2024	17
388	8-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1170-2024	17
389	25-Apr-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1077-2024	17
390	9-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-325-2024	16.5
391	16-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-356-2024	16.5
392	29-May-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-546-2024	16.5
393	23-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-797-2024	16.5
394	25-Jan-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/037	16.5
395	21-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1002-2024	16.5
396	6-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-970-2024	16.5
397	26-Apr-24	LYNETTE N.	Transaction represent payments for	NICOL-	16.5

No.	Date	Payee	Description	Ref #	Amount (US$)
		MARK	Third Party Motor Insurance Policy Commission as Insured.	1000-1093-2024	
398	26-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1111-2024	16.5
399	15-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-705-2026	16
400	15-Apr-24	BYRON A.RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-710-2024	16
401	17-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-745-2024	15.5
402	5-Jan-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/025	15.5
403	3-Jun-24	LUSU BROOKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-205-2024	15
404	6-Jun-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-221-2024	15
405	7-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-223-2024	15
406	7-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-127-2024	15
407	2-Jul-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-302-2024	15
408	4-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-309-2024	15
409	11-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-337-2024	15
410	22-Jul-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-375-2024	15
411	31-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-555-2024	15
412	2-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-659-2024	15

No.	Date	Payee	Description	Ref #	Amount (US$)
413	2-Apr-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-667-2024	15
414	8-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-685-2024	15
415	8-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-686-2024	15
416	12-Apr-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-742-2024	15
417	12-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-827-2024	15
418	12-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-827-2024	15
419	29-Feb-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/058	15
420	21-Feb-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/049	15
421	19-Feb-24	Excellence Insurance Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/047	15
422	13-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/039	15
423	2-Feb-24	RACHEL P D JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/035	15
424	5-Jan-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/024	15
425	17-Oct-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	953/2024	15
426	29-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	15
427	29-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	15
428	29-Oct-24	Herinetta Y. Padmore	Transaction represent payments for Third Party Motor Insurance Policy	Not provided	15

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
429	14-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-940/2024	15
430	27-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1210-2024	15
431	19-Aug-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1194-2024	15
432	12-Aug-24	Victoria Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1180-2024	15
433	31-May-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1151-2024	15
434	26-Apr-24	B. Menmake Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1108-2024	15
435	29-Apr-24	VICTORIA/ BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1088-2024	15
436	25-Apr-24	PRECIOUS FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1084-2024	15
437	25-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1076-2024	15
438	24-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1071-2024	15
439	18-May-24	Rachel P.O. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-988-2024	15
440	20-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-998-2024	15
441	16-May-24	DANELLE L.BERRIEN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-480-2024	14.5
442	26-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-287-2024	14
443	21-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-510-2024	14
444	12-Mar-24	Georgetta	Transaction represent payments for	NICOL-984-	14

No.	Date	Payee	Description	Ref #	Amount (US$)
		Govergo	Third Party on Travel Insurance as Insured.	2024	
445	11-Jul-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-339-2024	13.5
446	15-Jul-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-347-2024	13.5
447	16-Jul-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-355-2024	13.5
448	2-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-663-2024	13.5
449	11-Apr-24	DANETTE L.BERRIEN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-697-2024	13.5
450	17-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-735-2024	13.5
451	26-Sep-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-846-2024	13.5
452	23-Aug-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1204-2024	13.5
453	28-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1041-2024	13.5
454	27-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1039-2024	13.5
455	14-May-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-986-2024	13.5
456	2-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-918-2024	13
457	24-Jun-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-277-2024	12.75
458	9-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-326-2024	12.75
459	1-May-24	PRECIOUS B.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-403-2024	12.5

No.	Date	Payee	Description	Ref #	Amount (US$)
460	2-May-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-413-2024	12.5
461	1-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-656-2024	12.5
462	5-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-682-2024	12.5
463	15-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-704-2024	12.5
464	16-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-728-2024	12.5
465	16-Apr-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-731-2024	12.5
466	22-Apr-24	FODAY L. SESAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-774-2024	12.5
467	22-Apr-24	ERASTUS S.B. BEHN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-792-2024	12.5
468	23-Apr-24	ERASTUS S.B. BEHN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-793-2024	12.5
469	23-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-801-2024	12.5
470	16-Oct-24	VICTORIA MACGONA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL - 949-2024	12.5
471	23-Dec-24	Laila Genoway	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-952-2024	12.5
472	25-Oct-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	12.5
473	27-Aug-24	Mariama Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1209-2024	12.5
474	25-Mar-24	Victoria Q. Macgona	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1017-2024	12.5
475	25-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1000-1083-	12.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.	2024	
476	24-Apr-24	PRECIOUS FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1068-2024	12.5
477	17-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-364-2024	12
478	9-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-443-2024	12
479	6-Sep-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-819-2024	12
480	28-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1211-2024	12
481	12-Aug-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1175-2024	12
482	26-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1019-2024	11.5
483	23-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-382-2024	11.25
484	10-May-24	VICTORIA (BROKER)	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-450-2024	11.25
485	24-May-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-526-2024	11.25
486	30-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-550-2024	11.25
487	3-Apr-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-672-2024	11.25
488	9-Apr-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-691-2024	11.25
489	11-Apr-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-701-2024	11.25
490	16-Apr-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-729-2024	11.25
491	28-Aug-24	Victoria Broker	Transaction represent payments for	NICOL-	11.25

No.	Date	Payee	Description	Ref #	Amount (US$)
			Third Party Motor Insurance Policy Commission as Insured.	1212-2024	
492	27-Mar-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1018-2024	11.25
493	9-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-329-2024	11
494	16-Aug-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1192-2024	11
495	18-Mar-24	Georgetta Govergo	Transaction represent payments for Third Party on Travel Insurance as Insured.	NICOL-991-2024	11
496	26-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1106-2024	11
497	13-Jun-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-246-2024	10.5
499	4-Jun-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-209-2024	10
500	7-Jun-24	PATIENCE SACKIE	Transaction represent payments for Third Party Travel Insurance Bond Commission as Insured.	NICOL-225-2024	10
501	7-Jun-24	ABRAHAM K.YARSIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-228-2024	10
502	10-Jun-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-232-2024	10
503	10-Jun-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-233-2024	10
504	25-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-282-2024	10
505	27-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-290-2024	10
506	28-Jun-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-292-2024	10
507	2-Jul-24	MARTEE VERDIER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-300-2024	10

No.	Date	Payee	Description	Ref #	Amount (US$)
508	3-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-306-2024	10
509	8-Jul-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-322-2024	10
510	8-Jul-24	BYRON A.RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-323-2024	10
511	9-Jul-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-330-2024	10
512	10-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-331-2024	10
513	18-Jul-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-369-2024	10
514	18-Jul-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-370-2024	10
515	23-Jul-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-376-2024	10
516	1-May-24	BLESSING SNONTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-395-2024	10
517	1-May-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-404-2024	10
518	1-May-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-405-2024	10
519	1-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-406-2024	10
520	2-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-409-2024	10
521	2-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-410-2024	10
522	2-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-412-2024	10
523	2-May-24	PRINCE T.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-416-2024	10

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
524	3-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-419-2024	10
525	7-May-24	ERASTUS S. BEHN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-433-2024	10
526	8-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-436-2024	10
527	9-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-445-2024	10
528	9-May-24	PRINCE T.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-447-2024	10
529	9-May-24	CETA SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-448-2024	10
530	10-May-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-452-2024	10
531	13-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-458-2024	10
532	15-May-24	Esther M. Blake	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-468-2024	10
533	16-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-479-2024	10
534	16-May-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-481-2024	10
535	16-May-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-488-2024	10
536	17-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-494-2024	10
537	21-May-24	DANETTE L.BERRIEN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-511-2024	10
538	22-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-515-2024	10
539	22-May-24	MATENNEH	Transaction represent payments for	NICOL-518-	10

No.	Date	Payee	Description	Ref #	Amount (US$)
		KROMAH	Third Party Motor Insurance Policy Commission as Insured.	2024	
540	23-May-24	CYENEVIE BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-524-2024	10
541	23-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-530-2024	10
542	27-May-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-534-2024	10
543	27-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-537-2024	10
544	27-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-538-2024	10
545	28-May-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-541-2024	10
546	28-May-24	JULIE K.TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-545-2024	10
547	29-May-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-547-2024	10
548	1-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-648-2024	10
549	1-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-657-2024	10
550	2-Apr-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-665-2024	10
551	3-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-670-2024	10
552	3-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-671-2024	10
553	5-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-679-2024	10
554	9-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-689-2024	10

No.	Date	Payee	Description	Ref #	Amount (US$)
555	10-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-693-2024	10
556	16-Apr-25	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-716-2024	10
557	16-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-717-2024	10
558	16-Apr-24	DANLETTE L.BERRIRN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-718-2024	10
559	16-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-719-2024	10
560	17-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-737-2024	10
561	17-Apr-24	LAILA B.GENOWAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-738-2024	10
562	17-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-744-2024	10
563	19-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-762-2024	10
564	19-Apr-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-767-2024	10
565	19-Apr-24	PATIENCE N.SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-769-2024	10
566	22-Apr-24	PATIENCE N. SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-775-2024	10
567	22-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-786-2024	10
568	23-Apr-24	NTA Team	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-805-2024	10
569	3-Sep-24	PATIENCE N.SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-812-2024	10
570	12-Sep-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-826-2024	10

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
571	16-Sep-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-832-2024	10
572	17-Sep-24	YARMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-833-2024	10
573	18-Sep-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-835-2024	10
574	19-Sep-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-836-2024	10
575	24-Sep-24	MARTEE VARDIER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-844-2024	10
576	27-Sep-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-849-2024	10
577	27-Sep-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-851-2024	10
578	28-Feb-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/057	10
579	28-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/056	10
580	28-Feb-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/055	10
581	15-Feb-24	Abraham K. Yarsiah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/043	10
582	13-Feb-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/042	10
583	1-Feb-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/034	10
584	31-Jan-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/038	10
585	18-Jan-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/035	10
586	11-Jan-24	CETA A.	Transaction represent payments for	01/030	10

No.	Date	Payee	Description	Ref #	Amount (US$)
		SANGARY	Third Party Motor Insurance Policy Commission as Insured.		
587	21-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
588	23-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
589	30-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
590	21-Oct-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
591	30-Oct-24	Macauley Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
592	25-Oct-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
593	29-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
594	29-Oct-24	Patricia Q. Kieh-George	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	10
595	15-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-942-2024	10
596	14-Oct-24	Rachel Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-941-2024	10
597	11-Oct-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-935/2024	10
598	4-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-923-2024	10
599	2-Oct-24	Flourence Harris	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-919-2024	10
600	3-Sep-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1218-2024	10
601	29-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1216-2024	10

No.	Date	Payee	Description	Ref #	Amount (US$)
602	28-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1208-2024	10
603	26-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1205-2024	10
604	16-Aug-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1190-2024	10
605	16-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1188-2024	10
606	15-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1187-2024	10
607	12-Aug-24	LYNETTE MARKS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1177-2024	10
608	8-Aug-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1171-2024	10
609	6-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1165-2024	10
610	2-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1160-2024	10
611	12-Jun-24	Flourence Harris	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1154-2024	10
612	29-Mar-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1046-2024	10
613	29-Mar-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1047-2024	10
614	29-Mar-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1050-2024	10
615	28-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1042-2024	10
616	27-Mar-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1037-2024	10
617	25-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-1013-2024	10

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
618	25-Mar-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1010-2024	10
619	8-Mar-24	Rachel Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-9792024	10
620	5-Mar-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-971-2024	10
621	4-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-969-2024	10
622	1-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-964-2024	10
623	26-Apr-24	GEORGETTE D. SH GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1099-2024	10
624	26-Apr-24	Cetia A. Sangary	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1094-2024	10
625	25-Apr-24	VIA TOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1074-2024	10
626	18-May-24	Rachel P. D. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-989-2024	10
627	29-Apr-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1116-2024	10
628	11-Mar-24	Rachel P. D. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-982-2024	10
629	26-Apr-24	Laila B. Genoway	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1100-2024	10
630	26-Apr-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1101-2024	10
631	19-Jun-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-265-2024	9.5
632	17-Apr-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-740-2024	9.5
633	18-Apr-24	CETA A.	Transaction represent payments for	NICOL-756-	9.5

No.	Date	Payee	Description	Ref #	Amount (US$)
		SANGARY	Third Party Motor Insurance Policy Commission as Insured.	2024	
634	9-Jan-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/029	9.5
635	18-Oct-24	Tonia Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	9.5
636	20-Aug-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1197-2024	9.5
637	26-Apr-24	Erastus Behn	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1103-2024	9.5
638	8-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-320-2024	9
639	16-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-354-2024	9
640	7-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-427-2024	9
641	13-May-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-457-2024	9
642	1-Apr-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-655-2024	9
643	5-Apr-24	VICTORIA /BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-680-2024	9
644	6-Sep-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-820-2024	9
645	22-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	9
646	28-Mar-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1043-2024	9
647	25-Apr-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1086-2024	9
648	4-Jun-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-206-2024	8.5

No.	Date	Payee	Description	Ref #	Amount (US$)
649	4-Jun-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-210-2024	8.5
650	5-Jun-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-215-2024	8.5
651	5-Jun-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-216-2024	8.5
652	7-Jun-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-224-2024	8.5
653	10-Jun-24	TONIA KORMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-234-2024	8.5
654	10-Jun-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-235-2024	8.5
655	12-Jun-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-242-2024	8.5
656	13-Jun-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-244-2024	8.5
657	14-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-249-2024	8.5
658	14-Jun-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-250-2024	8.5
659	18-Jun-24	PRINCE T. FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-258-2024	8.5
660	18-Jun-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-261-2024	8.5
661	21-Jun-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-272-2024	8.5
662	25-Jun-24	ABDULLAH SAWARY	Transaction represent payments for Third Party Travel Insurance Policy Commission as Insured.	NICOL-280-2024	8.5
663	1-Jul-24	MAXIME WOLWOLLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-296-2024	8.5
664	2-Jul-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-299-2024	8.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
665	31-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL	8.5
666	3-Jul-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-308-2024	8.5
667	9-Jul-24	MAXIME WOLWOLLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-328-2024	8.5
668	11-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-336-2024	8.5
669	12-Jul-24	BYRON A.RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-342-2024	8.5
670	19-Jul-24	MAXIME WOLWOLLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-372-2024	8.5
671	23-Jul-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-378-2024	8.5
672	24-Jul-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-386-2024	8.5
673	13-May-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-464-2024	8.5
674	15-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-469-2024	8.5
675	15-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-470-2024	8.5
676	17-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-492-2024	8.5
677	17-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-497-2024	8.5
678	20-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-502-2024	8.5
679	20-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-505-2024	8.5
680	20-May-24	JANET CARSON	Transaction represent payments for	NICOL-507-	8.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Third Party Motor Insurance Policy Commission as Insured.	2024	
681	21-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-509-2024	8.5
682	20-May-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-520-2024	8.5
683	23-May-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-525-2024	8.5
684	30-May-24	PATRICIA L PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-552-2024	8.5
685	1-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-649-2024	8.5
686	1-Apr-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-654-2024	8.5
687	4-Apr-24	RECHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-678-2024	8.5
688	22-Apr-24	ABRAHAM K.YARSIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-781-2024	8.5
689	24-Sep-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-843-2024	8.5
690	31-Jan-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/039	8.5
691	8-Jan-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/028	8.5
692	2-Oct-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-920-2024	8.5
693	15-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1186-2024	8.5
694	13-Aug-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1183-2024	8.5
695	12-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1182-2024	8.5

No.	Date	Payee	Description	Ref #	Amount (US$)
696	12-Aug-24	Patience N. Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1176-2024	8.5
697	9-Aug-24	Patience N Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1173-2024	8.5
698	8-Aug-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1172/2024	8.5
699	1-Aug-24	Varney Cole	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1157-2024	8.5
700	1-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-155-2024	8.5
701	28-May-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1150-2024	8.5
702	29-Mar-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1049-2024	8.5
703	26-Mar-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1022-2024	8.5
704	25-Mar-24	Byron A. Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-2015-2024	8.5
705	12-May-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-985-2024	8.5
706	27-Mar-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1038-2024	8.25
707	7-Feb-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/037	8
708	13-Jun-24	PRINCE T. FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-247-2024	7.5
709	17-Jun-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-254-2024	7.5
710	18-Jun-24	TONIA KORMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-260-2024	7.5
711	21-Jun-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-271-2024	7.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
712	21-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-273-2024	7.5
713	4-Jun-24	PRINCE T. FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-312-2024	7.5
714	15-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-351-2024	7.5
715	16-Jul-24	BYRON A.RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-358-2024	7.5
716	16-Jul-24	RACHL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-359-2024	7.5
717	8-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-437-2024	7.5
718	8-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-439-2024	7.5
719	13-May-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-456-2024	7.5
720	13-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-465-2024	7.5
721	17-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-496-2024	7.5
722	22-May-24	PRECIOUS B.FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-516-2024	7.5
723	31-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-556-2024	7.5
724	1-Apr-24	ERASTUS S.B.BENHN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-650-2024	7.5
725	2-Apr-24	AaLIYAH BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-668-2024	7.5
726	9-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-690-2024	7.5
727	11-Apr-24	MAXIME	Transaction represent payments for	NICOL-700-	7.5

No.	Date	Payee	Description	Ref #	Amount (US$)
		C.WELWOLIE	Third Party Motor Insurance Policy Commission as Insured.	2024	
728	15-Apr-24	PRINCE T. FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-706-2024	7.5
729	15-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-709-2024	7.5
730	16-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-725-2024	7.5
731	19-Apr-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-770-2024	7.5
732	22-Apr-24	PRINCE T. FREEMAN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-779-2024	7.5
733	22-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-785-2024	7.5
734	2-Sep-24	MARTEE VARDIER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-811-2024	7.5
735	13-Feb-24	Abraham K. Yarsiah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	02/040	7.5
736	22-Aug-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1200-2024	7.5
737	12-Aug-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1179-2024	7.5
738	4-Jun-24	Byron Russ	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1153-2024	7.5
739	28-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1045-2024	7.5
740	24-Apr-24	540 CONGOTOWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1060-2024	7.5
741	24-Apr-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1064-2024	7.5
742	27-Mar-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1040-2024	7.5

No.	Date	Payee	Description	Ref #	Amount (US$)
743	26-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1027-2024	7.5
744	26-Mar-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1024-2024	7.5
745	26-Mar-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1023-2024	7.5
746	25-Mar-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1012-2024	7.5
747	21-Mar-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1004-2024	7.5
748	4-Mar-24	Rachel P.D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-967-2024	7.5
749	26-Apr-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1109-2024	7.5
750	26-Apr-24	Rachel P.O. Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-105-2024	7.5
751	25-Apr-24	Rachel P. D.Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1079-2024	7.5
752	24-Apr-24	Maxime C. Welwolie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-1070-2024	7.5
753	29-Apr-24	Laila B. Genoway	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1112-2024	7.5
754	11-Mar-24	Matenneh Kromah	Transaction represent payments for Motor Third Party Policy Commission as Insured.	NICOL-980-2024	7.5
755	26-Apr-20	Blessing N. Snorton	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1102-2024	7.5
756	24-Apr-24	Foday Sesay	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1065-2024	7
757	13-Jun-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-248-2024	6.5
758	4-Jul-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-315-2024	6.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
759	10-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-449-2024	6.5
760	20-May-24	PATIENCE SACKIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-503-2024	6.5
761	9-Apr-24	BLESSING SNORTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-764-2024	6.5
762	19-Apr-24	CETA A. SANGARY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-765-2024	6.5
763	23-Apr-24	VICTORIA MACGONA	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-795-2024	6.5
764	30-Oct-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	6.5
765	9-Aug-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1174-2024	6.5
766	29-Apr-24	Abraham B. Bonugee	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1118-2024	6.5
767	5-Jun-24	FODAY S.SESAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-214-2024	6
768	10-Jun-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-129-2024	6
769	10-Jun-24	JACKSON JAKE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-230-2024	6
770	11-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-236-2024	6
771	12-Jun-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-239-2024	6
772	17-Jun-24	TONIA KORMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-256-2024	6
773	18-Jun-24	JULIE TARPLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-259-2024	6
774	18-Jun-24	PATIENCE	Transaction represent payments for	NICOL-263-	6

No.	Date	Payee	Description	Ref #	Amount (US$)
		SACKIE	Third Party Motor Insurance Policy Commission as Insured.	2024	
775	20-Jun-24	ABRAHAM K.YARSIAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-268-2024	6
776	20-Jun-24	PATRICIA Q. Kieh GEORGE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-269-2024	6
777	4-Jun-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-311-2024	6
778	12-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-343-2024	6
779	15-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-348-2024	6
780	16-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-360-2024	6
781	17-Jul-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-367-2024	6
782	25-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-388-2024	6
783	1-May-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-396-2024	6
784	7-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-426-2024	6
785	10-May-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-454-2024	6
786	28-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-540-2024	6
787	2-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-662-2024	6
788	10-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-692-2024	6
789	19-Apr-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-768-2024	6

No.	Date	Payee	Description	Ref #	Amount (US$)
790	22-Apr-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-772-2024	6
791	22-Apr-24	JOSEPHINE NAGBE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-780-2024	6
792	18-Sep-24	TONIA KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-834-2024	6
793	27-Sep-24	BYRON A. RUSS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-848-2024	6
794	17-Oct-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	950/2024	6
795	27-Aug-24	Patricia Q. Kieh-George	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1207-2024	6
796	13-Aug-24	Francis Kpangbi	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1184-2024	6
797	7-Aug-24	AALIYAH M. BELLE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1167-2024	6
798	5-Aug-24	Tonia Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1164-2024	6
799	5-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1161-2024	6
800	22-Mar-24	BLESSING SNOTON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1006-2024	6
801	26-Apr-24	MOUNT BARCLAY	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1110-2024	6
802	8-Jul-24	ABRAHAM B. BOUNGE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-321-2024	5.5
803	15-Jul-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-352-2024	5.5
804	23-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-377-2024	5.5
805	1-May-24	RACHEL P.D.JALLAH	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-397-2024	5.5

No.	Date	Payee	Description	Ref #	Amount (US$)
			Commission as Insured.		
806	15-May-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-471-2024	5.5
807	17-May-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-491-2024	5.5
808	4-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-675-2024	5.5
809	4-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-677-2024	5.5
810	8-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-684-2024	5.5
811	10-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-694-2024	5.5
812	10-Apr-24	GEOREGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-695-2024	5.5
813	17-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-741-2024	5.5
814	22-Apr-24	B.MENMAKEH BROWN	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-776-2024	5.5
815	2-Sep-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-809-2024	5.5
816	11-Sep-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-824-2024	5.5
817	29-Aug-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1215-2024	5.5
818	8-Aug-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1169-2024	5.5
819	23-Apr-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1148-2024	5.5
820	24-Apr-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1053-2024	5.5
821	27-Mar-24	LYNETTE N.	Transaction represent payments for	NICOL-	5.5

No.	Date	Payee	Description	Ref #	Amount (US$)
		MARK	Third Party Motor Insurance Policy Commission as Insured.	1035-2024	
822	18-May-24	Lynetta N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1000-990-2024	5.5
823	24-Sep-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-842-2024	5
824	3-Jan-24	Rachel PD Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	01/022	5
825	23-Oct-24	Tonia Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	5
826	21-Oct-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	5
827	30-Oct-24	Tonia Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	5
828	25-Oct-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	5
829	7-Oct-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-927-2024	5
830	19-Aug-24	Patricia L. Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1196-2024	5
831	22-Mar-24	Janet Carson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1009-2024	5
832	22-Mar-24	Lynette M. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1008-2024	5
833	29-Apr-24	GEORGETTE GOVERGO	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-1119-2024	2.5
Total					**55,286.19**

Annexure 8b: Non-Withholding and Remittance of GST

No.	Date	Payee	Description	Ref #	Amount (L$)
1	30-Oct-24	Patricia Q. Kieh-George	Transaction represent third party payments to various Employees serving as agents and Broker entities for Third Party Motor Insurance Policy Commission as	NICOL- 948-2024	259,298.90

No.	Date	Payee	Description	Ref #	Amount (L$)
			Insured.		
2	23-Dec-24	Safe Insurance Broker Limited	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. This payment represent 30% of the commission amount paid in Liberian Dollars as indicated.(Final payment)	NICOL-960-2024	145,583.00
3	26-Nov-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	955/2024	117,208.00
4	26-Nov-24	Patricia Q. Kieh-George	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	956/2024	104,104.00
5	23-Dec-24	Jefferson B. Sackor	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-961-2024	83,805.00
6	1-Oct-24	Jimmy F.K.Togbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-109-2024	66,091.52
7	1-Oct-24	Jimmy F.K.Togbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-915-2024	66,091.52
8	26-Sep-24	EMMETH D. DENNIS	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-847-2024	59,670.00
9	13-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-475-2024	52,768.00
10	21-Oct-24	Jojo Bossman / Pieh Charlley	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-947-2024	43,120.00
12	18-Jul-24	Antenn Menyon	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-581-2024	9,750.00
13	9-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-477-2024	8,775.00
14	23-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-570-2024	7,840.00
15	25-Oct-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	7,081.00
16	6-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-478-2024	5,418.00
17	5-Jun-	YAMAH BORVOR	Transaction represent payments	NICOL-219-2024	4,972.50

No.	Date	Payee	Description	Ref #	Amount (L$)
	24		for Third Party Motor Insurance Policy Commission as Insured.		
18	26-Mar-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-562-2024	3,960.00
19	29-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-542-2024	3,920.00
20	2-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-658-2024	3,920.00
21	23-May-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-529-2024	3,880.00
22	14-Jun-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-251-2024	3,802.50
23	22-Apr-24	Victoria / Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-568-2024	3,495.00
24	19-Apr-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-567-2024	3,200.00
25	12-Jul-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-345-2024	3,000.00
26	21-Mar-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-560-2024	2,940.00
27	5-Jan-24	Insurance Broker	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	2,850.00
28	22-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-521-2024	2,478.00
29	15-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-474-2024	2,473.50
30	31-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-557-2024	2,469.00
31	31-Jul-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-391-2024	2,340.00
32	25-Apr-24	EXCELLENT BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-572-2024	2,340.00
33	30-Apr-	Victoria / Broker	Transaction represent payments	NICOL-576-2024	2,182.00

No.	Date	Payee	Description	Ref #	Amount (L$)
	24		for Third Party Motor Insurance Policy Commission as Insured.		
34	29-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-590-2024	2,000.00
35	19-Apr-24	JULIE K. TARPLEH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-758-2024	1,940.00
36	25-Oct-24	Patience Sackie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	1,940.00
37	27-May-24	VICTORIA BROKER	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-535-2024	1,746.00
38	24-Oct-24	RACHEL P D JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	Not provided	1,746.00
39	19-Jun-24	PATRICIA L.PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-266-2024	1,715.00
40	15-Jul-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-353-2024	1,694.00
41	19-Aug-24	GENEVIE Johnson	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-589-2024	1,666.00
42	8-Jul-24	RACHEL JALLAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-579-2024	1,666.00
43	25-Jun-24	Rachel P. D Jallah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-578-2024	1,666.00
44	7-Aug-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-585-2024	1,660.00
45	4-Jun-24	YAMAH BORVOR	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-212-2024	1,657.50
46	4-Jun-24	TONIA KORMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-213-2024	1,657.50
47	6-Aug-24	Victoria Q. Macgona	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-584-2024	1,657.50
48	20-Jun-24	Yarmah Borvor	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-577-2024	1,657.50
49	27-May-	LYNETTE MARK	Transaction represent payments	NICOL-533-2024	1,649.00

No.	Date	Payee	Description	Ref #	Amount (L$)
	24		for Third Party Motor Insurance Policy Commission as Insured.		
50	22-Jul-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-582-2024	1,649.00
51	19-Apr-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-566-2024	1,649.00
52	13-May-24	GENEVIE JOHNSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-473-2024	1,645.00
53	7-May-24	PATRICIA L. PAYE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-476-2024	1,592.25
54	7-Feb-24	Patiricia Love Paye	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-557-2024	1,584.00
55	30-Jan-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-556-2024	1,460.00
56	25-Apr-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-573-2024	1,428.00
57	29-Apr-24	Prince T. Freeman	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-575-2024	1,267.00
58	16-Apr-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-732-2024	1,200.00
59	16-Aug-24	Georgette D.S H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-588-2024	1,176.00
60	1-Apr-24	Geogette D H Govergo	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-564-2024	1,176.00
61	17-Apr-24	MAXIME C.WELWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-733-2024	1,164.00
62	15-Aug-24	Matenneh Kromah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-587-2024	1,164.00
63	23-Apr-24	Lynette M. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-569-2024	1,159.00
64	16-Apr-24	JANET CARSON	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-711-2024	1,158.00
65	7-Mar-	Lynette N. Mark	Transaction represent payments	NICOL-559-2024	1,100.00

No.	Date	Payee	Description	Ref #	Amount (L$)
	24		for Third Party Motor Insurance Policy Commission as Insured.		
66	2-Aug-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-583-2024	1,085.00
67	9-Jul-24	LYNETTE MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-327-2024	1,078.00
68	15-Aug-24	MAXIME C.WOLWOLIE	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-586-2024	1,078.00
69	26-Mar-24	MENMEKEH B. Brown	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-563-2024	1,078.00
70	21-Mar-24	Lynette N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-561-2024	1,078.00
71	16-Jul-24	Lynette Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-580-2024	1,077.00
72	29-Apr-24	Lynette N. Mark	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-574-2024	1,067.00
73	16-Apr-24	LYNETTE N. MARK	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-714-2024	1,056.00
74	18-Apr-24	Julie Tarpleh	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-565-2024	1,056.00
75	5-Sep-24	MATENNEH KROMAH	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	NICOL-818-2024	20
Total					**1,161,428.69**

Annexure 8c: Non-Withholding and Remittance of GST

No.	Date	Payee	Description	Reference #	Amount (US$)
1	1/22/2025	Arthur Rotimi Maclaren (Trust Brokerage)	Transaction represent payments for Life and medical Insurance Policy of Liberia Telecommunication Authority for 5 months period Commission as Insured.	NICOL-014-01-25	7,000.00
2	4-Apr-25	TRUST BROKERAGE LLC	Transaction represent payments for Group Life & Medicial Insurance Policy	NICOL-CCV-128	5,963.00

No.	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured. This payment represent an insurance policy for the period from January 1, 2025 to December 31, 2025.		
3	4-Apr-25	TRUST BROKERAGE LLC	Transaction represent payments for Group Life & Medicial Insurance Policy Commission as Insured. This payment represent an insurance policy for the period from January 1, 2025 to Februray 28 2025.	NICOL-CCV-129	3,586.56
4	2/26/2025	Arthur Rotimi Maclaren (Trust Brokeerage)	Transaction represent balance payments to Arthur Rotimi Maclarence (Trust Brokerage) as commission for LTA Medical and Life business.	NICOL-COM-004-2-25	3,095.50
5	7-Apr-25	Mamassa D. Kamara	Amount represent payment for Board Fees for first Quarter as per attached	NICOL-CCV-131	3,000.00
6	7-Apr-25	Ansumanah S. Jallah	Amount represent payment for Board Fees for first Quarter as per attached	NICOL-CCV-137	3,000.00
7	27-Feb-25	Joseph Sando Momolu, Sr.	Amount represents payment on Board Fees for the Month of February 2025 as attached.	NICOL-CCV-051	3,000.00
8	1/10/2025	Philip Chea Penie	Transaction represent payments to Philip Chea Penie as commission for National Road Funds Permium paid on Medical Insurance policy.	NICOL-COM-1001-02-25	3,000.00
9	1/10/2024	Miatha Nedned Konneh	Transaction represent payment for service of commission on Insurance.	NICOL-COMM-002-02-25	1,740.00
10	1/10/2024	Miatha Nedned Konneh	Transaction represent payment for service of commission on Insurance.	NICOL-COMM-002-02-25	1,740.00
11	2/7/2025	Safe Insurance Brokers	Transaction represent payments for Third Party Motor Insurance Policy	NICOL-COM-007-02-25	1,512.00

No.	Date	Payee	Description	Reference #	Amount (US$)
			Commission as Insured. This Comprehensive Motor Insurance Policy covered the period Feb. 2, 2025 to December 2025.		
12	Feb. 21, 2025	Prince T. Freeman	Transaction represents Third Party payment for RFIR Medical and Life Insurance Policies Commission as Insured.	NICOL-GEN EX-08-02-25	1,500.00
13	2/4/2025	Patricia Q. Kieh-George	Transaction represent payments for various Insurance Businesses Commission as Insured.	NICOL-COMM-004-02-25	993
14	4/17/2025	Safe Insurance Brokers	Transaction represent payments for Group Life & Medicial Insurance Policy Commission as Insured. This amount represent Outstanding balance on the commission. Advance commission of US$5,000.00; dated Dec. 30, 2024 which is in commission spraed sheet @ NICOL-0489.	NICOL-CCV-148	820
15	4/2/2025	Jevino Zee Toney	Transaction represent payment to Agent Jevino Zee Toney as commission for Golden Veroleum Limited Liberia (GVL) renewal Insurance business for 2025	NICOL-COM-005-02-25	819
16	3/21/2025	Sangay Insurance Agency	Transaction represent payments for Group Life & Medicial Insurance Policy Commission as Insured as commission for Gobal Watch(National Security Agency) Medical and Life business	NICOL-CCV-086	582.4
17	2/21/2025	Sangay Insurance Agency	Transaction represent payments for various Insurance Businesses Commission as Insured.	#047	582.24
18	2/21/2025	Sangay Insurance Agency	Transaction represent payments for Group Life &	#47	582

No.	Date	Payee	Description	Reference #	Amount (US$)
			Medicial Insurance Policy Commission as Insured as commission for Gobal Watch(National Security Agency) Medical and Life business.		
19	2/25/2025	Patricia Q. Kieh-George	Transaction represent payments for various Insurance Businesses Commission	#044	489.4
20	4/3/2025	Maxime C. Welwolie	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured. This Comprehensive Motor Insurance Policy covered the period Feb. 2, 2025 to Feb. 24, 2026.	NICOL-CCV-057	327.5
21	1/10/2025	Sajona Intermediaries	Transaction represents payment for service on commission as Insured.	NICOL-COMM-001-01-25	160
22	2/21/2025	Jimmy F.K.Togbah	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured.	#041	124
23	4/2/2025	Excellent Insurance Brokerage LLC	Transaction represent payments for Third Party Motor Insurance Policy Commission	NICOL-COM-003-02-25	93
24	2/17/2025	Gregary B. Nyepan	Transaction represent commission payments to Kharis Global International additional Staff that were added to the Group Term Medicial Insurance Policy.	NICOL-GEN EX-008-02-25	87.5
25	3/2/2025	Sajona Intermediaries	Amount represent payment as commission on Travel Insurance.	NICOL-COM-001-02-25	68
Total					**43,865.10**

Annexure 8d: Non-Withholding and Remittance of GST

No.	Date	Payee	Description	Reference #	L$
1	1-Apr-25	Excellent BROKER	Transaction represent payments for Group Life & Medicial Insurance Policy Commission as Insured. This payment represent an insurance policy for the period from January 1, 2025 to December 31, 2025.	NICOL-CCV-115	6,000.00
2	2/21/2025	Jimmy F.K.Togbah	Transaction represent payments as commission for Insurance Policy as Insured	#040	14,765.00
3	4/2/2025	Excellent Insurance Brokerage LLC	Transaction represent payments for Third Party Motor Insurance Policy Commission as Insured	NICOL-COM-002-02-2025	11,520.00
Total					**32,285.00**

Annexure 9a: No Delivery Notes

No.	Date	Payee	Description	Ref #	Amount (US$)
1	27-Mar-24	Lion Stationery Store	Amount represents payment for Stationery as per attached	Not available	2,501.00
2	2-Oct-24	Lion Stationery Store	Amount represents payment for Stationery as per attached	NICOL-1245-2024	1,909.00
3	30-Oct-24	Orange	Amount represent payment for employee scratch card for the month of September 2024 as per attached.	NICOL-611-2024	1,250.00
4	27-Dec-24	Orange Liberia	Amount represents payment for Scratch Card for the month of November 2024	NICOL-914-24	1,185.00
5	30-Apr-24	Lion Stationery Store	Amount represents payment for Stationery as per attached	NICOL-092-2024	951.00
6	1-Jul-24	Orange	Amount represents payment for employees scratch card as per attached	NICOL-143-2024	945.00
7	26-Jun-24	Lion Stationery Store	Amount represents payment for Stationery as per attached	NICOL-130-2024	764.00
8	27-Dec-24	Lonestar	Amount represents payment for Scratch Card for the month of December 2024	NICOL-913-24	707.50
9	31-Dec-24	Eco Tech	Amount represents payment for Stationery as per attached	NICOL-348-24	439.50
10	22-Apr-24	Abraham Y. Yarsiah	Amount represents payment for Stationery as per the attached	NICOL-1284-2024	342.00
11	28-Nov-24	Orange	Amount represent payment for employee scratch card for the month of October 2024 as per attached.	NICOL-642-2024	310.00

No.	Date	Payee	Description	Ref #	Amount (US$)
12	28-Nov-24	Lonestar	Amount represent payment for employee scratch card for the month of October 2024 as per attached.	NICOL-643-2024	310.00
13	30-Oct-24	Lonestar	Amount represents payment for Scratch Card as per attached	NICOL-1257-24	309.56
14	1-Jul-24	Lonestar	Amount represents payment for employees scratch cards as per attaced.	NICOL-142-2024	290.00
15	5-Sep-24	Tonia Kromah	Amount represents payment for Stationery as per attached	NICOL-340-2024	20.00
Total					**12,233.56**

Annexure 9b: No Delivery Notes

No.	Date	Payee	Description	Ref #	Amount (L$)
1	22-Aug-24	Eco Tech Inc.	Amount represents payment for Stationery as per attached	NICOL-033-2024	139,425.00
Total					**139,425.00**

Annexure 9c: No Delivery Notes

No.	Date	Payee	Description	Reference #	Amount (US$)
1	4-Apr-25	Charles Collins	Amount represents payment as Consultant Fees (Marketing), Details Attached	NICOL-CCV-130	500
2	18-Feb-25	Powernet	Amount represents payment for Internet Service for February 2025 as per the attached.	NICOL-013-02-025	500
3	17-Mar-25	NP (Liberia) Ltd	Amount represents payment for fuel & Gasoline for office use. Details are attached	NICOL-CCV-079	719.86
4	31-Mar-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL, details attached	NICOL-CCV-108	1,344.86
5	5-Mar-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-CCV-080	770.54
6	18-Feb-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-GenEx-012-02-25	423
7	4-Feb-25	NP (Liberia) Ltd	Amount represents payment on fuel & Gasoline used by NICOL details attach	NICOL-GenEx-005-02-25	279
Total					**4,537.26**

Annexure 10a: Irregularities Associated with Travel Expenditures

No.	Date	Payee	Description	Reference #	Amount (US$)
1	19-Dec-24	Euro World Travel & Tour	Amount represents payment for Air travel tickets as per the attached.	NICOL-907-24-2024	2,264.00
2	22-Apr-24	Euro World Travel & Tour	Payment for ticket to Banjul for the Managing Director	NICOL-1282-2024	1,750.00
3	8-May-24	Euro World Travel & Tour	Payment for ticket to Conakey Guinea	NICOL-098-2024	1,196.00
4	4-Jun-24	Euro World Travel & Tour	Payment for ticket	NICOL-110-2024	2,805.00
5	30-Aug-24	Maxime C. Wolwolie	Patmend for travel Allowance	NICOL-191-2024	800.00
6	11-Jul-24	Prince T. Freeman	Payment for allowance for travel to Ghana	NCIOL-151-2024	825.00
7	20-Aug-24	Euro World Travel & Tour	Payment for ticket to and from Ghana	NICOL-180-2024	1,566.00
8	29-Aug-24	Euro World Travel & Tour	Payment for two ticket	NICOL-187-2024	1,736.00
9	13-Sep-24	Prince T. Freeman	Payment for trip to South Africa	NICOL-203-2024	4,770.00
10	30-Aug-24	Pheetor S. Varpilah	Payment Travel Allowance	NICOL-189-2024	1,200.00
11	14-Nov-24	Pheetor S. Varpilah	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	NICOL-633-2024	2,555.00
12	14-Nov-24	Prince T. Freeman	Payment for travel to Accra Ghana Lome Togo for ECOWAS Brown General Assembly	NICOL-627-2024	3,915.00
13	12-Nov-24	Euro World Travel & Tour	Payment for ticket to Kenya	NICOL-624-2024	4,750.00
14	19-Apr-24	Nortu A Jappah	Payment for MD peidaim to Gambia	NICOL-1282-2024	3,800.00
15	3-May-24	Pheetor S. Varpilah	Payment for the First Zonal meeting of Ecoswas Brown Cards to Conakry Guinea	NICOL-1295-2024	2,250.00
16	19-Apr-24	Nortu A Jappah	Payment for MD peidaim to Gambia	NICOL-1282-2024	3,800.00
17	29-Apr-24	Foday M. Sesay	Payment for DSA for NICOL Outside Team	NICOL-1117-2024	253.00
18	28-May-24	Pheetor S. Varpilah	Payment for trip to AIO	NICOL-103-2024	3,750.00
19	3-May-24	Pheetor S. Varpilah	Payment for the First Zonal meeting of Ecoswas Brown Cards to Conakry Guinea	NICOL-1295-2024	2,250.00
20	19-Apr-24	Nortu A Jappah	Payment for MD peidaim to Gambia	NICOL-220-2024	3,800.00
Total					**50,035.00**

Annexure 10b: Irregularities Associated with Travel Expenditures

No.	Date	Payee	Description	Ref #	Amount (L$)
1	25-Nov-24	Foday M. Sesay	Payment for NICOL's marketing field officers DSA	639	137,500.00
2	11-Nov-24	Foday M. Sesay	Payment for DSA for the marketing team	620	139,200.00
3	12-Jun-24	Foday L. Sesay	Amount represents payment for 27 agents (marketing team) DSA as per the attached.	NICOL-341-2024	275,000.00
4	11-Nov-24	Foday L. Sesay	Amount represents payment for 27 agents (marketing team) DSA as per the attached.	NICOL-294-2024	139,000.00
Total					**690,700.00**

Annexure10c: Irregularities Associated with Travel Expenditures

No.	Date	Payee	Description	Reference #	Amount (US$)
1	10-Jan-25	Jallah Corneh Kesselly	Transportation and looging to seat business on behalf of NICOL	NICOL-022-2025	1,500.00
2	14-Jan-25	Abdullah S. Swaray	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	N0. 007-01-025	801
3	14-Jan-25	Nortu A. Jappah	Perdiem and Incidental allowance to Grand Bassa and Nimba County. For Funeral of Prince Y. Johnson and for the Arrest Agenda	N0. 006-01-025	1,551.00
4	3-Feb-25	Josephus Thomas Bayan	Transportation to Nimba on Claims	NICOL-GenEx-04-02-25	430
5	3-Feb-25	Josephus Thomas Bayan	Transportation to Nimba on Claims	NICOL-GenEx-04-02-25	680
6	14-Feb-25	Efua Reynolds Doe	Ticket, Perdiem and Inadental allowance Ghana Re 19th Annual Intl Seminor	NICOL-GenEX-008-02-25	1,420.00
7	14-Feb-25	Euro World Travel & Tour	Ticket Ghana Rep 19th Annual Intl Seminar	NICOL-GenEX-009-02-25	718
8	9-Jan-25	Abraham K Yarsiah	Purchase of wrealh and transportation of NICOL staff to the Funeral Service of the late Charles Blake	NICOL-GenEX-002-01-25	200
9	25-Mar-25	Joseph Sando Momolu	Amount payment as DSA for NICOL Representatives 3 days travel to Buchana	NICOL-089-2025	600
10	25-Mar-25	Byron A. Russ	Amount represents payment for NICOL Representative 3 days travel to Buchanan	NICOL-092-2025	375

No.	Date	Payee	Description	Reference #	Amount (US$)
11	25-Mar-25	Nortu A. Jappah	Payment as DSA for NICOL Representatives 3 days travel to Buchana	NICOL-090-2025	600
12	25-Mar-25	Pheetor Varpilah	Payment as DSA for NICOL Representatives 3 days travel to Buchana	NICOL-091-2025	450
13	25-Mar-25	Musa Kenneh	Payment as DSA for NICOL Representatives 3 days travel to Buchana	NICOL-093-2025	210
14	7-Mar-25	Euro World Travel & Tour	Payment for ticket to Gambia	NICOL-011-2025	696
15	21-Apr-25	Nortu A. Jappah	Payment DSA Domestic travel to Yekepa Nimba County	NICOL-149-2025	900
16	21-Apr-25	Patrick Sepahn Nmah	Payment for DSA Nimba County	NICOL-150-2025	440
17	10-Feb-25	Nortu A. Jappah	Travel to Freetown for WAIFEM meeting by MD	NICOL-003-02-25	1,490.00
Total					**13,061.00**