



REPUBLIC OF GHANA

Our Vision

**To be one of the leading
Supreme Audit Institutions
in the world, delivering
professional, excellent, and
cost effective auditing
services**



**REPORT OF THE AUDITOR-GENERAL
ON THE
PRE-UNIVERSITY EDUCATIONAL
INSTITUTIONS FOR THE FINANCIAL YEAR
ENDED 31 DECEMBER 2018**



This report has been prepared under Section 11 of the Audit Service Act, 2000 for presentation to Parliament in accordance with Section 20 of the Act.

**Daniel Yaw Domelevo
Auditor-General
Ghana Audit Service
20 June 2019**

This report can be found on the Ghana Audit Service website: www.ghaudit.org

For further information about the Ghana Audit Service, please contact:

**The Director, Communication Unit
Ghana Audit Service Headquarters
Post Office Box MB 96,
Accra.**

**Tel: 0302 664928/29/20
Fax: 0302 662493/675496
E-mail: info@ghaudit.org
Location: Ministries Block 'O'**

© Ghana Audit Service 2018

TRANSMITTAL LETTER

My Ref. No AG.01/109/Vol.2/125

Office of the Auditor-General
Ministry Block 'O'
P.O. Box M96
Accra
GA/110/8787

Tel. 0302) 662493
Fax (0302) 675496

20 June 2019

The Rt. Honourable Speaker,

REPORT OF THE AUDITOR-GENERAL ON THE PUBLIC ACCOUNTS OF GHANA, PRE-UNIVERSITY EDUCATIONAL INSTITUTIONS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2018

In pursuance of Article 187 (5) of the 1992 Constitution, I have the honour to present to you to be laid before Parliament my report on the Pre-University Educational Institutions for the financial year ended 31 December 2018.

2. This report which is in three parts comprised the significant findings and recommendations made during audits carried out by the staff under my direction and formally forwarded to the management of the institutions in management letters and annual reports on their financial statements.

3. The first part of the report outlines my mandate, the audit objectives and approach and an overview summary of financial irregularities. Part II provides a summary of the findings and recommendations while Part III provides details of the findings on regional basis.

4. Even though 105 institutions failed to prepare and submit annual financial statements for audit validation within the statutory period of

submission, their financial transactions and related activities were subjected to transactional audits and irregularities noted have been included in this report. The irregularities included misappropriation of funds, unaccounted payments, uncompetitive procurements, payment of unearned salaries to separated staff, unaccounted stores and statutory tax infractions. 5. The irregularities was the result of lack of commitments on the part of the Heads of the Schools to ensure compliance with established internal control measures in operation and regulations governing the management of financial resources.

6. I wish to reiterate my recommendations to the Director-General of Ghana Education Service to strengthen monitoring and supervision of activities of the institutions and impose severe sanctions on Heads and Accountant who persistently fail to adhere to public financial management requirements.

7. I gratefully acknowledge the cooperation and assistance accorded my staff by the Director-General of GES and staff of the various Pre-University Educational Institutions. The invaluable contributions of my staff towards the production of this report are also hereby acknowledged.

Yours faithfully,



DANIEL YAW DOMELEVO
AUDITOR-GENERAL

THE RT. HON. SPEAKER
OFFICE OF PARLIAMENT
PARLIAMENT HOUSE
ACCRA

Contents

PART 1

EXECUTIVE SUMMARY	2
-------------------------	---

PART II

SUMMARY OF SIGNIFICANT FINDINGS AND RECOMMENDATIONS	7
---	---

PART III

DETAILS OF FINDINGS AND RECOMMENDATIONS ON

REGIONAL BASIS	12
ASHANTI REGION	12
BRONG AHAFO REGION	26
CENTRAL REGION.....	46
EASTERN REGION	72
GREATER ACCRA REGION	82
NORTHERN REGION	96
UPPER EAST REGION.....	109
UPPER WEST REGION.....	118
VOLTA REGION.....	134
WESTERN REGION	145

**REPORT OF THE AUDITOR-GENERAL ON THE PUBLIC ACCOUNTS
OF GHANA, PRE-UNIVERSITY EDUCATIONAL INSTITUTIONS FOR
THE FINANCIAL YEAR ENDED 31 DECEMBER 2018**

PART 1

EXECUTIVE SUMMARY

Introduction

In accordance with the provisions of Article 187 (2) of the 1992 constitution of the Republic of Ghana, the accounts and other related records of 724 Pre-University Educational Institutions for the financial year ended 31 December 2018 have been audited.

2. The audits were conducted in line with the International Standards for Systematic Audit Institutions (ISSAIs) and considered the provisions outlined for Public Financial Management in the Public Finance Management Act 2016 (Act 921), Audit Service Act, 2000 (Act 584), Financial Administration Regulations (FAR), 2004 (L.I 1802), Public Procurement Act 2003 (Act 663) Public Procurement (Amendment) Act, 2016 (Act 914), the Financial and Accounting Institute (FAI) for Senior High Schools, Colleges of Education and Educational Units issued by the Ghana Education Service (GES), Income Tax Act, 2015 (Act 896), Value Added Tax Act 2013 (Act 870) and other relevant legislation.

Audit Objectives

3. Our audits were guided by Section 13 of the Audit Service Act, 2000 (Act 584) which requires the Auditor-General to examine, as he thinks fit, the accounts of audited institutions and ascertain, among others, whether in his opinions:

- a. the accounts had been properly kept;
- b. all public monies collected had been fully accounted for and the applicable rules, regulations and procedures are sufficient to provide an effective check on the assessment, collection and proper allocation of revenue;
- c. monies had been spent for the purpose for which they were appropriated and expenditures made as authorized;

- d. essential records were maintained and applicable rules and procedures applied were sufficient to safeguard and control the assets of the institutions;
- e. financial activities of the institutions had been undertaken with due regard to economy, efficiency and effectiveness; and
- f. the financial statements of the institutions give a true and fair view of their financial positions as at the end of the year.

Audit approach

4. The audit findings and recommendations continued in this report were discussed with the heads of the institutions and their comments where appropriate were incorporated in management letters issued to them after each audit. This report covers on regional basis, issues which in my opinion should be brought to the attention of parliament in accordance with Article 187 (5) of the 1992 constitution.

Internal controls

5. Although internal control procedures put in place by the managements of the various institutions were largely satisfactory, we noted lapses and irregularities which were mainly due to non-adherence to existing controls and disregard for good financial management practices enshrined in various enactments and ministerial instructions and guidelines. The significant ones were highlighted in the succeeding paragraphs of this report.

Significant Findings for the year ended 31 December 2018

6. The malfeasance and other irregularities noted in all the regions occurred in the areas of cash management, procurement and stores, payroll, contract management, rent payments, advances and tax.

7. Significant among the irregularities noted were cash management and procurement and stores which together accounted for about 85% of total value of infractions noted during the year under review. Also the similarity of findings noted this year compared to previous ones showed lack of commitment on the part of managements of institutions to implement audit recommendations and to sanction offenders to enforce compliance with regulations.

8. Notwithstanding any recommendations made in this report or disciplinary measures that might have been taken as a result of our audit, I have requested for further reviews that may result in disallowing expenditures contrary and surcharging the officials accordingly.

Summary of Financial Irregularities

9. The summary of financial irregularities provided in the table below depicts how cash management and procurement/stores irregularities continued to constitute the most significant drain on the nation's financial resources and account for the bulk of total value of infractions on regional basis.

Region	Cash	Procurement	Payroll	Contract	Tax	Total
Ashanti	1,236,453.82	133,745.39	37,697.43	-		1,407,896.64
Brong Ahafo	395,127.98	219,400.75	30,046.12	72,943.59	38,056.03	755,574.47
Central	774,676.17	1,860,340.42	120,859.07	225,378.00	82,105.44	3,063,359.10
Eastern	126,040.65	24,920.00	38,043.71	56,500.00	15,299.94	260,804.30
Greater	335,797.43	351,154.67	24,709.60	-	29,810.00	741,471.70
Northern	401,811.12	86,806.57	17,352.16		24,733.10	530,702.95
Upper East	3,397.00	164,088.58	39,539.87		34,042.83	241,068.28
Upper West	284,168.85	1,588,814.00	18,579.04		3,321.72	1,894,883.61
Volta	152,138.22	460,393.22	26,169.56		35,405.99	674,106.99
Western	758,595.27	1,475,490.44	45,950.90	847,695.49	50,641.99	3,178,374.09
Total	4,468,206.51	6,365,154.04	398,947.46	1,202,517.08	313,417.04	12,748,242.13

Trend of Financial Irregularities

10. The table below shows the trend of irregularities identified in the various schools since 2016. Infractions in cash management registered 7.03% decrease over the 2017 figure. Infractions in procurement and stores, payroll, contract and tax for 2018 also experienced declines over 2017 figures signifying efforts are now being made by school Heads to implement audit recommendations in these areas.

No	Type of irregularity	2016	2017	2018	%
		Amount (GH¢)	Amount (GH¢)	Amount (GH¢)	+ or - over 2017
1	Cash Management	8,527,504.33	4,805,823.43	4,468,206.51	- 7.03
2	Procurement/ Stores	12,539,621.85	8,744,835.78	6,365,154.04	-27.21
3	Payroll	134,741.37	553,621.71	398,947.46	-27.94
4	Contract	2,943,512.42	13,937,825.04	1,202,517.08	-91.37
5	Tax	590,597.44	659,859.47	313,417.02	-52.50
	Total	24,735,977.23	28,701,965.43	12,748,242.13	-55.58

Regional Distributions of Pre-University Educational Institutions

11. The distribution of second cycle institutions in the country as at 31 December 2018 is shown in the table below.

Regional Distributions of Pre-University Educational Institutions

Pre-University Institution	Ashanti region	Brong Ahafo region	Central region	Eastern region	Greater Accra region	Northern region	Upper East region	Upper West region	Volta region	Western region	Total
Senior High Sch.	93	63	58	69	36	38	15	28	54	34	488
Senior High/Technical Schools	16	3	7	16	8	10	7	4	30	13	114
College of Education	7	4	3	5	2	5	5	2	7	4	44
Special Schools	2	3	1	5	3	2	2	3	4	2	27
Technical Institutions		2	4	5	6		2		5		24
Vocational Schools		5		2					6	2	15
Agric Senior High Schools	1	2		2					1		6
Senior High Commercial Sch.	1			2							3
Technical Colleges of Education	1									2	3
Total	121	82	73	106	55	55	31	37	107	57	724

PART II

SUMMARY OF SIGNIFICANT FINDINGS AND RECOMMENDATIONS

12. A summary of significant findings and recommendations are provided in the succeeding paragraphs in Part II and on Regional basis in Part III of this report.

Cash irregularities

13. Out of 724 Pre-University Educational Institutions that were audited, 618 representing 85.35%, submitted financial statements as at 31 December 2018 to Audit Service for validation in compliance with the PFM Act 2016 (Act 921) and the Financial Accounting Instructions (FAI) for Schools and Colleges. We recommended that the Heads of the 106 defaulting schools should comply with the PFM Act and FAI and submit their financial statements on time for audit and also organize further training in the preparation of financial statements for those Accounting Officers who lack the capacity in this area.

14. Our validations of financial statements submitted by the 618 schools in the country disclosed that a total debt of GH¢156,292,744.42 owed by students, staff and other debtors to the schools remained unpaid as at 31 December 2018. We recommended that managements of the schools should put in place effective mechanisms to boost the collection of fees and other debts.

15. At the end of 2018 financial year, the 618 schools whose financial statements were validated, were indebted to students, suppliers and other service providers to the tune of GH¢118,278,619.7. We recommended to the managements of the institutions to honour their obligations in order to avoid legal suits and also to continue to enjoy the good will and confidence of their creditors.

16. Managements of 50 institutions made 579 payments for goods and services totaling GH¢1,524,113.19 without supporting the payments with documents such as invoices, receipts and statements of claims to authenticate

the payments. We recommended recovery of the amounts from the Heads and Accountants of the schools involved.

17. Four institutions could not account for a total revenue of GH¢19,746.67 from the sale of farm produce and fees collected. We recommended that the amount of GH¢19,746.67 be recovered from the officers involved and sanction the officers for breach of financial discipline.

18. Fifteen institutions in nine regions could not recover a total amount of GH¢254,972.40 paid to members of staff as salary advances as at 31 December 2018. We recommended that the Heads should recover the amount from the staff concerned as contained in Regulation 112 of the FAR.

19. Our audit disclosed that 25 institutions in eight regions failed to collect rent amounting to GH¢336,105.98 from members of staff who occupied schools' bungalows. We recommended to managements of the institutions concerned to recover the unpaid rent from the beneficiaries.

20. Twenty seven members of staff from eight schools in the Northern and Central Regions could not account for a total imprest of GH¢86,012.50 granted by managements to undertake official duties. We recommended that managements of the institutions involved should treat the unretired imprest as personal advances to officers concerned and recover same from their salaries and other allowances.

21. Four Banks failed to credit the accounts of six schools in four regions with a total amount of GH¢319,700.99 being school fees collected on their behalf dating as far back as 2013/2014. We recommended to managements of the six schools to take legal actions through their Regional Directorates of Education to recover the amount with interest.

22. Managements of nine schools in nine Regions misapplied a total amount of GH¢286,644.40 from the boarding subsidy for other activities without authorization. We recommended that managements should reimburse the respective accounts where the funds were withdrawn from.

Procurement and stores irregularities

23. Heads of 47 schools in nine regions procured goods worth GH¢4,944,579.42 without obtaining at least three quotations to enhance transparency, accountability and ensure value for money. We recommended that the Heads of the institutions should ensure compliance with the Public Procurement Act and also be sanctioned by the Director General of Education for committing the procurement infraction.

24. Our examinations of contract records at 12 schools in Northern and Upper West Regions disclosed that even though a total amount of GH¢187,972.75 was paid to Eduvid Ghana Limited for the installation of Internet Facility in the 12 schools, there was no evidence of work done. We recommended that the former Director-General who signed the contract with Eduvid Ghana Ltd for the installation of the internet facility in these schools, should refund the amount to the schools.

25. We noted that managements of nine schools in five regions purchased fuel worth GH¢84,252.87 which were not accounted for in the Schools' vehicle log books to show whether the fuel allegedly bought was used in the interest of the schools. We recommended that the amount be recovered from the Heads and Transport Officers of the Schools.

26. We observed that foodstuff worth GH¢603,413.00 which was supposed to be supplied to four schools were not delivered to the schools thus creating food shortages. We recommended that managements of these schools should pursue recovery of the unsupplied foodstuff from the National Buffer Stock Suppliers.

Contract irregularities

27. Heads of three institutions awarded contracts of GH¢1,022,760.49 which was above the allowable threshold for Heads of Entities but failed to seek approval from the appropriate Entity Tender Committees. We recommended to managements of these institutions to ensure that all future procurements that are above their allowable thresholds are referred to the appropriate authorities for approval. We again recommended appropriate sanctions against the Heads

of the Institution in accordance with section 51 of the Public Procurement (Amendment) Act 2016, (Act 914).

28. GET-Fund awarded 218 projects in 98 schools with some of the projects dating as far back as 1997 and which are at different stages of completion have been abandoned by the respective contractors for non-payment of Interim Certificates. We recommended to the Headmasters to contact GET-Fund and the Ministry of Education to ensure that funds are released to the contractors to enable them complete the projects to achieve their intended purposes.

29. Managements of 240 schools in seven regions printed their own receipt books from private sources for the collection of revenue and school fees without approval from the Controller and Accountant General. We therefore recommended that managements of the institutions involved should desist from the practice and seek approval from Controller and Accountant General to enhance transparency and financial accountability.

Payroll irregularities

30. Our payroll audit disclosed that 76 former members of staff from 48 schools who were separated from their respective institutions as at 31 December 2018, were paid a total unearned salary of GH¢398,947.46. We recommended for the recovery of the unearned salary from the beneficiaries, failure of which the Heads and Accountants should be made to refund the amount and also ensure names of separated staff are promptly deleted from the payrolls of the institutions.

Tax irregularities

31. Accountants of 24 schools in failed to remit total taxes of GH¢176,019.42 withheld from payments made for goods and services to GRA. We recommended to the Accountants of these institutions to remit the tax amount to GRA immediately and personally pay for any penalties that may arise due to late payment.

32. Heads and Accountants of 17 schools in four regions failed to deduct withholding taxes totaling GH¢44,187.28 from payments made to suppliers and service providers during the year under review. We recommended that the

Heads and Accountants of the institutions should recover the taxes from the supplies and service providers and remit same to GRA.

33. Accountants of seven institutions paid GH¢1,071,107.93 to suppliers and providers of services without obtaining VAT invoices resulting in the loss of VAT revenue of GH¢38,465.15. We recommended to managements of these institutions to recover the loss of VAT revenue of GH¢38,465.15 from the Accountants involved.

34. Managements of 10 institutions in three regions procured goods and services worth GH¢72,779.06 from non-VAT registered entities contrary to the VAT Law resulting in non-payment of VAT amount of GH¢34,345.96. We recommended to the managements of these schools to refund the VAT amount of GH¢34,345.96 and desist from the practice.

35. We noted that two Institutions paid GH¢243,659.57 with a total VAT component of GH¢13,959.73 for the supply of goods and services. We however noted that the suppliers issued fake VAT invoices to cover the VAT amount. We recommended that, the Heads and Accountants of the Schools involved to call on the suppliers to produce evidence of remittances of VAT paid to GRA or recover the VAT of GH¢13,959.73 from the suppliers.

PART III

DETAILS OF FINDINGS AND RECOMMENDATIONS ON

REGIONAL BASIS

ASHANTI REGION

Introduction

36. During the year 2018, the number of Pre-University Educational Institutions which operated in the Ashanti Region stood at 121 and the details are summarized as follows.

No.	Type Of Institution	Number
1	Senior High Schools	93
2	Senior High/Technical Schools	16
3	Senior High Commercial Schools	1
4	College of Education	7
5	Technical Colleges of Education	1
6	Agric Senior High Schools	1
7	Special Schools	2
	Total	121

Summary of significant findings and recommendations

37. Management of Manso-Adubia Senior high School misapplied GH¢9,632.80 of HIPC funds for the purchase of foodstuff and school uniforms. We recommended to the respective managements to reimburse the HIPC accounts with the amount of GH¢9,632.80 and discontinue the practice forthwith to enhance financial discipline.

38. Managements of four institutions made 43 payments totaling GH¢86,313.00 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

39. A total amount of GH¢132,872.50 collected as fees between September 2017 and September 2018 by two schools and deposited with their respective banks were not credited to the accounts of the schools. We recommended that managements should take legal action against the banks to recover the amount with interest.

40. Seven members of staff defaulted in the repayment of salary advance of GH¢8,305.82 granted them. We recommended that managements should recover the amount from the staff concerned.

41. Managements of two schools could not collect rent of GH¢9,920.00 due from 46 members of staff who occupied bungalows of the institutions. We recommended that managements of the institutions should adopt measures including deductions from salaries and allowances to recover the rents in arrears.

42. Management of two institutions made huge cash payments totaling GH¢904,231.90 to suppliers of goods and services instead of using cheques, contrary to Section 15 Part VII of the Financial Accounting Instructions of Educational Institutions and Regulation 48 of the FAR, 2004 . We recommended to the managements of the two institutions to refrain from the practice.

43. A review of the records of Tweneboa Kodua SHS disclosed that an amount of GH¢17,800.00 was paid in the name of the Matron, Ms Mary Boatemaa Marfo instead of the name of the individual suppliers or business entities named on the payment vouchers. Dadease Agric SHS also issued cheques totaling GH¢54,561.80 in the name of individuals and officials of the school for the payment of goods and services, instead of in the names of the business entities. We recommended that the Accountants should desist from these practices and ensure future payments for goods and services are made in the name of the business entities.

44. Management of Kofi Agyei Senior High/Technical School, Bampense made payments totaling Gh¢30,616.00 between January and September 2018 on 111 payment vouchers and supported the payment vouchers with honor certificates even though official receipts could have been obtained for the

transactions involved. To promote transparency and proper accountability in Public Financial Management, we recommended to management to ensure that future transactions of such nature are made from sources where official receipts can be obtained.

45. Four schools procured goods and services totaling GH¢120,880.39 without sourcing for alternative quotations from other suppliers. We recommended to managements of these schools to ensure strict adherence to the provision of the PPA.

46. Management of Dadease Agric Senior High School paid a total amount of GH¢12,865.00 for the purchase of fuel which were not recorded in the vehicle log books to confirm usage of the fuel. We recommended that the Accountants and Transport officers should refund the amount of GH¢12,865.00 involved.

47. Eight separated staff from five schools were paid a total unearned salaries of GH¢37,697.43. We recommended that the amount should be recovered from the beneficiaries.

FINANCIAL REPORTING

Annual Estimates

48. The institutions continued to record quarterly allocations of funds from the Regional Directorate. They however failed to comply with Part II of the Financial and Accounting Instructions (FAI) to prepare estimates of their internally generated funds (IGF) for approval by their respective Boards of Governors. We advised the Heads to ensure adherence to the above stated instruction and act accordingly.

State of the Accounts

49. Out of 121 institutions in the Ashanti Region, 117 prepared and submitted their annual financial statements for validation by 28 February 2018 as contained in Section 80 of the Public Financial Management Act 2016 (Act 921). The four defaulting Institutions are listed below.

No.	Name Of Institution
1	Asuoso Community Day School, Asuoso
2	Methodist Tech. Institute, Kwadaso
3	Agric Nsima SHS, Nsima
4	Parkuso SHS, Parkaso

Operational Results

50. The operational results of the 117 institutions whose accounts and financial statements were validated are summarized below.

o.	Item	Income	Expenditure	Surplus/Deficit
1	GOG	351,326,522.31	330,071,099.23	21,255,423.08
2	Boarding	135,739,941.26	132,933,144.32	2,806,796.94
3	HIPC/Subsidy	22,021,786.56	15,857,965.35	6,163,803.21
4	Free SHS	57,180,353.95	50,885,590.90	6,294,764.05
5	Miscellaneous	10,754,646.98	7,627,161.69	3,127,485.29
	Total	577,023,251.06	537,374,961.49	39,648,272.57

51. The net surplus of the respective institutions totaling GH¢39,648,272.57 was transferred to the individual school's accumulated funds.

52. The Boarding Income and Expenditure figures excluded the values of foodstuff and other supplies to the Schools by National Buffer Stock Company.

Sundry Debtors - GH¢15,567,442.81

53. Below is a summary of the debtors figure of GH¢15,567,442.81 which was owed to the institutions by students, staff and other debtors as of 31 December 2018. Details are attached as Appendix 'D1'.

No.	Debtors	Amount (GH¢)	Percentage %
1	Students	13,316,554.33	85.54
2	Staff	18,955.59	0.12
3	Others	2,231,932.89	14.34
	Total	15,567,442.81	100.00

54. Due to inefficient fee collection mechanism at the schools, a significant amount of GH¢13,316,554.33 representing 85.54% of the total debtors was owed by students. We reiterated as in previous years, that management of the schools should put in strong mechanisms to boost the collection of school fees.

55. A directive from the GES Headquarters to Heads of schools not to expel students for non-payment of fees attributed to the huge student's indebtedness.

Sundry Creditors -GH¢13,976,763.56

56. The schools were indebted to students, suppliers and service providers to the tune of GH¢13,976,763.56 for the year under review. A summary of the sundry creditors is provided below with details shown in Appendix 'E1'.

No.	Creditors	Amount (GH¢)	Percentage (%)
1	Students	2,895,524.36	20.72
2	Others	11,081,239.20	79.28
	Total	13,976,763.56	100

57. The institutions owed a total amount of GH¢11,976,763.56 or 79.28% of the Sundry Creditors to suppliers of goods and service providers. This situation arose largely because of their inability to collect enough school fees to settle their obligations.

58. We recommended to managements of the institutions to endeavor to honour their obligations as and when they fall due in order to avoid any penalties and also to continue to enjoy the good will and confidence of their creditors.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Misapplication of Funds - GH¢9,632.80

59. Regulation 179 of the Financial Administration Regulations, 2004 L.I. 1802 states that a head of department may not authorise payment to be made out of funds earmarked for specific activities for purposes other than those activities.

60. Our review of Manso-Adubia Senior high School accounts disclosed that management misapplied GH¢9,632.80 of HIPC funds for the purchase of foodstuff and school uniforms.

61. The practice has the tendency of impeding the progress and smooth flow of specific activities for which the funds had been released.

62. Management attributed the cause of the infraction to lack of funds under the feeding grant and pressure from creditors.

63. We therefore recommended to management to reimburse the HIPC accounts with the amount of GH¢9,632.80 and discontinue the practice forthwith to enhance financial discipline.

Unsupported Payments - GH¢ 86,313.00

64. Regulation 39 of the Financial Administrative Regulation, 2004 states that the head of the accounts section of a department shall control the disbursement of funds and ensure that transaction are properly authenticated to show that amounts are due and payable and any order for disbursement that does not meet these requirement is rejected.

65. Our audit disclosed that four institutions made 43 payments totaling GH¢86,313.00 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. The details are provided below.

No	Name of School	Account Area	No of PV's	Particulars	Amount (GH¢)
1	St. Mary's Girl SHS	IGF	10	Goods and services	17,285.50
2	Presbyterian Nursing and Midwifery training College, Agogo	IGF	12	Goods and services	61,646.50
3	Mabang SHTS	IGF	18	Goods and services	3,931.00
4	Adugyama SHS	IGF	3	Fuel, travel allowance. etc	3,450.00
	Total		43		86,313.00

66. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions. The absence of the supporting documents made it difficult for the audit team to confirm that the expenditure was made in the interest of the respective institutions.

67. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

Uncredited lodgments: GH¢132,872.30

68. Regulation 12 of the FAR 2004, (LI. 1802) requires a person entrusted with custodial duties for Public and Trust monies shall protect Public and Trust monies against unlawful diversion from their proper purposes and against accidental loss, and locate such monies so as to facilitate the efficient and economical discharge of public financial business.

69. Our review of school fees accounts at two schools disclosed that a total amount of GH¢132,872.30 collected as fees between September 2017 and September 2018 and deposited with their respective banks were not credited to the accounts of the schools as shown in the table below:

No	School	Period of Lodgement	Bank	Amount (GH¢)
1	Bodwesango SHS	July to September 2018	Bosome Freho Rural Bank Ltd, Bodwesango Branch	8,060.20
2	Agogo State SHS	September to October 2017	GCB, Agogo	124,812.30
	Total			132,872.30

70. The cause of the infraction was attributed to the failure of the Accountants to ensure that monthly bank reconciliation statements were prepared, and all anomalies identified for redress.

71. The infraction negatively affected the school's inflows and intended activities.

72. We therefore recommended that management should take legal action against the banks to recover the amount with interest.

Outstanding staff advances - GH¢8,305.82

73. Regulation 110 of the FAR 2004 (LI. 1802) stipulates that, a head of department or the officer to whom the duties of the head of department have been delegated shall ensure that advances granted are fully recovered in accordance with the appropriate agreement.

74. Our review of advances ledgers for two institutions disclosed that 7 members of staff defaulted in the repayment of salary advance of GH¢8,305.82 granted them as shown in the table below.

No.	School	No. of Staff	Amount (GH¢)
1	Presbyterian Nursing and Midwifery training College, Agogo	6	6,305.82
2	Tijjaniya SHS. Asokore	1	2,000.00
	Total	7	8,305.82

75. The delay in the repayment was due to Accountants' inability to put in appropriate measures to recover the salary advances granted.

76. Non recovery of the advances could deny other staff from benefitting from the fund.

77. We recommended that managements of the two institutions should recover the amount from the staff concerned and further institute measures to strengthen the rate of recovery.

Unpaid rent - GH¢9,920.00

78. Regulation 17 of the Financial Administration Regulations (FAR), 2004 (LI 1802) states that a head of department shall ensure that all Non-Tax Revenue are efficiently collected.

79. Contrary to the above, managements of two schools could not collect rent of GH¢9,920.00 due from 46 members of staff who occupied the bungalows of the two institutions as shown below:

No.	Institution	No. Staff	Amount (GH¢)
1	Kumasi Technical Institute.	23	4,420.00
2	Tweneboa Kodua S.H.S. Kumawu	23	5,500.00
	Total	46	9,920.00

80. We noted that schedule officers responsible for the collection of rents did not pursue the defaulters for collection resulting in the anomaly.

81. Non-payment of rents from beneficiaries deprived the institutions of the necessary funds to maintain the bungalows of the various schools.

82. We recommended that managements should adopt measures including deductions from salaries and allowances to recover all rent in arrears.

Excessive cash payments - GH¢ 904,231.90

83. Management of two institutions made huge cash payments totaling GH¢ 904,231.90 to suppliers of goods and services instead of using cheques, contrary to Section 15 Part VII of the Financial Accounting Instructions of Educational Institutions and Regulation 48 of the FAR, 2004 which states that "a head of department shall ensure that cash holdings are kept to the absolute minimum, consistent with the efficient discharge of public financial business by using bank accounts for holding cash balances and making payments by cheques, wherever possible." Details are provided below.

No.	Name of School	No. PVs	Amount (Gh¢)
1	Kofiase Adventist SHS. Kofiase	6	35,875.00
2	Offinso College of Education	5	868,356.90
	Total	11	904,231.90

84. The lapse was as a result of the failure of management to determine the minimum cash balance the school is expected to keep. In the case of Offinso College of Education, failure of management to adopt the electronic payment systems of paying refund to students caused the lapse.

85. We recommended to the managements of the two institutions to refrain from the practice.

Payment made in the name of school officials instead of business entities - GH¢72,361.80

86. Regulation 43 of the Financial Administration Regulation 2004, (L.I 1802) States that a payment shall be made only to the person or persons named on the payment voucher or to their representatives duly authorized in writing to receive the payment.

87. A review of the records of Tweneboa Kodua SHS disclosed that an amount of GH¢17,800.00 was paid in the name of the Matron, Ms Mary Boatemaa Marfo instead of the name of the individual suppliers or business entities named on the payment vouchers. Dadease Agric SHS also issued cheques totaling GH¢54,561.80 in the name of individuals and officials of the school for the payment of goods and services, instead of in the names of the business entities. Details provided below:

Name of Sch.	Date	Chq. No/ Pv. No.	Paid in the name of	Amount GH¢	Payee
Dadease Agric SHS	30/11/18	371973	Headmaster	7,032.80	Charles Marfo & others
Dadease Agric SHS	05/12/18	371977	Headmaster	7,599.00	Charles Marfo & others
Dadease Agric SHS	13/12/18	371979	Headmaster	26,256.00	Sarfo Trading
Dadease Agric SHS	20/12/18	371986	Headmaster	13,674.00	Alexander Appiagyeyi & others
Tweneboa Kodua SHS	30/06/18	5/7/18	Mary Boatemaa Marfo	1,500.00	Yaw Danso
Tweneboa Kodua SHS	30/06/18	06/7/18	Mary Boatemaa Marfo	1,500.00	Yaw Danso

Tweneboa Kodua SHS	01/07/18	08/7/18	Mary Boatemaa Marfo	1,800.00	Abdul issaler
Tweneboa Kodua SHS	05/07/18	09/7/18	Mary Boatemaa Marfo	3,000.00	Hajia Ramatu
Tweneboa Kodua SHS	05/07/18	10/7/18	Mary Boatemaa Marfo	2,000.00	Bridget Anokye
Tweneboa Kodua SHS	12/07/18	18/07/18	Mary Boatemaa Marfo	1,500.00	Abdul Issaker
Tweneboa Kodua SHS	25/07/18	29/7/18	Mary Boatemaa Marfo	2,500.00	Hajiah Ramatu
Tweneboa Kodua SHS	22/07/18	32/7/18	Mary Boatemaa Marfo	1,500.00	Yaw Danso
Tweneboa Kodua SHS	26/07/18	26/7/81	Mary Boatemaa Marfo	2,500.00	Bridget Anokye
	Total			54,561.80	

88. The Accountants attributed the lapses to the operating environment of the school which necessitates dealings with minor entities who cannot issues official receipts.

89. This infraction could create an avenue for the insertion of fictitious vouchers in the name of school officials.

90. We recommended that the Accountants should desist from this practices and ensure future payments for goods and services are made in the name of the business entities.

Excessive use of Honor Certificate - GH¢ 30,616.00

91. Regulation 39 (2c) of the Financial Administration Regulation 2004 (LI 1802) States “the head of the accounts section of a department shall control the disbursements of funds and ensure that transactions are properly authenticated to show that amounts are due and payable”.

92. The above stated regulation was contravened by management of Kofi Agyei Senior High/Technical School, Bampense where we noted that transactions totaling Gh¢30,616.00, made between January, 2018 and September 2018 on 111 payment vouchers were supported with honor

certificates even though official receipts could have been obtained for the transactions involved.

93. This has denied the state the of needed tax revenue to embark on its development projects.

94. To promote transparency and proper accountability in Public Financial Management, we recommended to management to ensure that future transactions of such nature are made from sources where official receipts can be obtained.

PROCUREMENT AND STORES IRREGULARITES

Uncompetitive Purchases: GH¢ 120,880.39

95. Section 20 of the Procurement Act, 2016 (Act 914) as amended requires that the procurement entity shall request quotations from as many suppliers or contractors as practicable but shall compare quotations from at least three (3) different sources that should not be related in terms of ownership, shareholding or directorship and the principles of conflict of interest shall apply between the procurement entity and their members and the different price quotation sources.

96. Contrary to the above provision, four schools procured goods and services totaling GH¢120,880.39 without sourcing for alternative quotations from other suppliers. The details are furnished below.

No.	School	No. PVs	Amount (GH¢)
1	Ofoase Senior High Technical School	5	11,910.89
2	Ashanti School for the Deaf, Jamasi	11	27,539.50
3	St. Mary's Girls SHS	5	10,360.00
4	Garden City Special School. Kumasi	-	71,070.00
	Total	21	120,880.39

97. In the absence of alternative quotations, the risk of the schools paying uneconomic prices for goods and services procured cannot be ruled out. The practice also breeds corruption.

98. We recommended to managements of these schools to ensure strict adherence to the provision of the PPA.

Fuel purchases not accounted for-GH¢ 12,865.00

99. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires that the Principal Spending Officer is discharged of accountability of government stores where the stores have been consumed in the course of public business and records are available to show that the stores have been consumed.

100. Our audit of Dadease Agric Senior High School disclosed that management paid a total amount of GH¢12,865.00 for the purchase of fuel which were not recorded in the vehicle log books to confirm usage.

101. Management of the institutions provided only fuel receipts to show purchases made without recordings in the log books as evidence of usage.

102. The cause of the anomaly was attributed to poor supervision by the Accountant and the Transport officer as well as weak internal control checks at the school.

103. We recommended that the Accountant and Transport Officer should refund the amount of GH¢12,865.00 involved.

PAYROLL IRREGULARITIES

Unearned Salary: GH¢37,697.43

104. Regulation 297 of the Financial Administration Regulations, 2004 (L.I. 1802) requires that a head of department shall cause the immediate stoppage of payments of salary to a public servant when that public servant has been absent from duty without leave or reasonable cause, resigned, retired or died.

105. Contrary to the above, our audit disclosed that eight separated staff from five schools were paid total unearned salaries of GH¢37,697.43 as shown below:

No.	School	No. of Persons	Amount GH¢
1	Okomfo Anokye SHS. Wiamoase	1	2,297.29
2.	Bodwesango SHS	2	15,853.18
3.	Barekese SHS	3	11,626.84
4.	Seventh Day Adventist	1	2,921.50
5	Kumasi Technical Institute	1	4,998.62
	Total	8	37,697.43

106. We however observed that the heads of the two institutions delayed to inform the bankers to stop the payment of the salaries. Also the salary validators could not notify the Controller and Accountant General Department to stop the payment.

107. The omission resulted in the payment of unearned salaries of GH¢37,697.43 to undeserving former officers.

108. We recommended that the amount should be recovered from the beneficiaries.

BRONG AHAFO REGION

Introduction

109. The number of Pre-University Educational Institutions was 82 in the Brong Ahafo Region for the financial year ended 31 December 2018. The number increased from 80 in the previous year to 82 with an addition of one Senior High School and one College of Education. The classification of the institutions is as shown below.

No	Type of Institution	Number
1	Senior High Schools	63
2	Colleges of Education	4
3	Agric. Senior High Schools	2
4	Special Schools	3
5	Technical Schools	2
6	Vocational Schools	5
7	Senior High Technical Schools	3
	Total	82

Summary of significant findings and recommendations

110. Managements of four institutions paid a total of GH¢51,002.77 on 35 separate vouchers without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the heads of the institutions and their accountants should refund the amount to the schools' accounts.

111. Management of Nkoranman Senior High School procured 85A and O5A tonners for GH¢500.00 and GH¢600.00 respectively from Erinor Ventures in January and June 2018. In July 2018, management purchased the same items from the same supplier and shop for GH¢160.00 and GH¢130.00 respectively, resulting in an excess payment of GH¢5,410.00. We recommended that the accountant, Mr. Ransford Boahene should refund the excess amount and be further sanctioned for his conduct

112. The headmaster and the accountant of Manji Agric Senior High School made six withdrawals from the school's bank accounts totaling GH¢57,505.65 without any supporting document to confirm whether the money was

disbursed in the interest of the school. We therefore recommended that the Headmaster, Mr. Paul Yaw Nsiede and the former accountant, Mr. Thomas Owusu should jointly refund the total amount of GH¢57,505.65.

113. The Headmaster of Bechem Presby Senior High School without authority from the Director General of Education, levied students GH¢10.00 per head and thus collected a total of GH¢15,100.00 which was paid into the Presbyterian Church of Ghana endowment fund. We therefore recommended that the Headmaster Mr. Raymond Akwasi Agyemang and the Accountant Mr. George Boateng should get the money refunded from the endowment fund and accordingly reimburse the respective students.

114. Managements of Sunyani Senior High School and Chiraa Senior High School could not collect all rent of GH¢34,356.08 due from 35 members of staff who occupied the school bungalows some dating as far back as January, 2016. We recommended that management should sign tenancy agreement with the occupants and further recover the rent due including the arrears.

115. Management of Menji Agric Senior High School sold tender documents and realized GH¢2,400.00 but failed to account for the amount. We therefore recommended that the Headmaster, Mr. Paul Yaw Nsiede and the former accountant, Mr. Thomas Owusu should refund the amount involved.

116. The Headmaster and the PTA of Mansen Senior High School without approval from the Director General of GES, levied and collected from each student GH¢40.00 per term for the last term of 2018 and GH¢60.00 for the first term of 2019 as extra tuition fees amounting to GH¢68,570.80. We recommended that the PTA Executives and the Headmaster should seek retrospective approval from the Director General for the fees charged else the amount should be refunded to the students.

117. Cash lodgments totaling GH¢160,782.68 and made by Techiman SHS and St. Francis Seminary SHS between 2013 and 2015 had not been credited to the schools' account by two banks. We recommended that managements should report the matter to Ministry of Education and take legal action to recover the amounts with interest.

118. Our verification of assets at Yeboah Asuama Senior High School disclosed that a Sigha Ristograph Copier Machine with Serial No. D212Z500950, purchased in 2016 at a price of GH¢15,000.00, could not be produced for inspection. We recommended that the Headmaster and the Administrator should bear the cost of the machine.

119. Management of Manji Agric Senior High School purchased fuel worth GH¢5,122.00 but could not account for it in the vehicle log books to confirm usage of the fuel. We recommended that the accountant and transport officer should refund the amount involved.

120. We noted that three Institutions made 32 payments for goods and services totalling GH¢192,826.75 without seeking for alternative quotations from other prospective suppliers or authorisation from the Public Procurement Authority. We recommended to the Heads of the Schools to ensure that procurements are always subjected to competition in order to obtain maximum benefit from the transactions. We further recommended that they should be sanctioned in accordance with Section 92 of the Public Procurement Act 2003 (Act 663) as amended.

121. We noted that, two institutions could not account for store items costing GH¢6,452.00 in their stores records as well as evidence of their final disposal. We recommended recovery of GH¢6,452.00 from the Heads and the Accountants of the institutions involved.

122. Management of five institutions spent a total amount of GH¢54,111.59 on maintenance and repairs of vehicles and official buildings but failed to support the payments with works order and job completion certificates as required by Regulation 39 of the Financial Administration Regulations 2004, (L.I.1802). We recommended that the amount of GH¢54,111.59 should be recovered from the Headmasters and the Accountants and paid into the schools accounts.

123. Management of Manji Agric Senior High School on 14 November 2017 awarded a contract to Andypea Ventures for the conversion of a two classroom block into a single classroom at a contract sum of GH¢69,883.00 which was not fully executed resulting in the payment of GH¢18,832.00 for no work done. We

recommended that the Headmaster, Mr. Paul Yaw Nsiede and the Assistant Engineer, Mr. Kwadwo Twum should refund GH¢18,832.00 paid for no work done.

124. Eight separated staff from six institutions were paid a total unearned salaries of GH¢30,046.12. We recommended that the heads of the institutions and the salary validators should refund the amount if the unearned salary could not be recovered from the beneficiaries or their next of kin where necessary.

125. Managements of five institutions failed to deduct 3% taxes totaling GH¢13,244.93 from payments made for goods. We therefore recommended that the Accountants of the institutions should pay the total amount of GH¢13,244.84 to the Commissioner of GRA and recover same from the suppliers.

126. Managements of five institutions deducted Withholding Taxes totaling GH¢20,536.10 but failed to remit same to the Commissioner General of the Ghana Revenue Authority. We recommended that the accountant should refund the withholding tax component of GH¢20,536.10 to GRA.

127. Management of Nkoranman SHS deducted GH¢4,275.00 as Social Security Fund (SSF) contributions for nine temporary staff but failed to remit the amount to SSNIT. We recommended that management should refund the deducted amount and pay into SSNIT account.

FINANCIAL REPORTING

Annual estimates

128. The institutions relied mainly on GOG quarterly releases from the Regional Director of Education and Internally Generated Funds as the main sources of funds for running the institutions. All the institutions however, failed to prepare estimates for their IGF for approval by their Board of Governors as provided for by Part II of the Financial and Accounting Instructions (FAI) for Secondary schools and Training colleges.

State of Accounts

129. During the 2018 financial year, 74 out of the 82 institutions representing 90.24%, submitted their accounts for validation as compared to 76 institutions in the previous year. The eight schools that did not submit their accounts for validation are as shown below:

No.	Institution	Accounts submitted up to	Arrears
1	Ahafoman SHS-Goaso	2017	1
2	Akumfi Ameyaw SHS-Aworowa	2017	1
3	Kukuom Agric SHS- Kukuom	2017	1
4	Our Lady of Fatima Voc.-Sampa	2017	1
5	Sankore SHS -Sankore	2017	1
6	School for the Deaf-Bechem	2017	1
7	St. Ambrose College of Edu. Dormaa Akwamu	2017	1
8	Yeboah Asuama SHS-Techiman	2017	1

130. We recommended to the Heads of the affected institutions to comply with the statutory financial statements submission deadline of 28 February each year to avoid sanctions.

Operational results

131. The total revenue that accrued to the 74 institutions that submitted their financial statements for the 2018 financial year was GH¢225,431,168.23. They however, incurred a total expenditure of GH¢ 225,107,964.05 resulting in an overall net surplus of GH¢323,204.18. A summary of the income and expenditure statements for the 74 institutions are as shown below.

No	Details	Income	Expenditure	Surplus
1	GoG	145,364,147.80	145,364,147.80	-
2	Boarding	42,180,597.06	44,991,492.86	(2,810,895.80)
3	Subsidy	8,188,259.96	8,356,816.87	(168,556.91)
4	Free SHS	22,039,898.57	19,254,643.87	2,785,254.70
5	Others	7,658,264.84	7,140,862.65	517,402.19
	Total	225,431,168.23	225,107,964.05	323,204.18

Debtors-GH¢6,330,750.26

132. Total indebtedness of students, and other debtors to the institutions for the 2018 financial year was GH¢6,330,750.26. The breakdown is shown in the table below with the details provided in Appendix 'D2'.

No	Type	Amount-(GH¢)	Percentage
1	Students	5,824,937.94	92.01
2	Staff	30,587.54	0.48
3	Others	475,224.78	7.51
	Total	6,330,750.26	100

133. As a result of ineffective methods in collection of fess at the respective schools, a significant amount of GH¢5,824,937.94 representing 92.01% of total debtors was owed by students.

134. We recommended to the heads of the affected institutions to put in place proper fee collection mechanisms to ensure timely collection of fees to avoid disruption of academic work. Steps should also be taken to collect all the debts in compliance with Part I, Section 2(M) of the FAI for schools and colleges.

Creditors-GH¢2,154,397.74

135. At the end of the 2018 financial year, the accounts of the 74 institutions that were audited disclosed a creditors figure of GH¢2,154,397.74. The breakdown is shown in the table below and details provided in Appendix 'E2'.

No	Type	Amount-(GH¢)	Percentage
1	Students	147,451.18	6.84
2	Suppliers	1,812,507.79	84.14
3	Others	194,438.77	9.02
	Total	2,154,397.74	100

136. We recommended to managements of the Institutions to honour their commitments promptly to avoid payments of judgment debts and also to maintain trust and confidence their creditors have in them.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported payments-GH¢51,002.77

137. Regulation 39 of FAR 2004, require the Head of the accounts section to control disbursement and to ensure that transactions are properly authenticated to show that amounts are due and payable and any disbursement that does not meet the requirement is rejected.

138. Our Audit disclosed that four institutions paid a total of GH¢51,002.77 on 35 payment vouchers without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. The details are provided below.

No	Institution	Particulars	No. of PVs	Amount-GH¢
1	Berekum Presby SHS	Sitting allowances, food etc	11	12,808.00
2	Sunyani SHS	Repairs of generator, casual workers allowances etc	9	8,290.00
3	Boakye Tromo SHS	Being refunds to students	7	14,510.17
4	Manji Agric SHS	Stationery, cadet uniforms etc	8	15,394.60
	Total		35	51,002.77

139. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions.

140. The absence of the supporting documents made it difficult for the audit team to confirm that the expenditure was made in the interest of the respective institutions.

141. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

Inflated prices -GH¢5,410.00

142. Section 7 of the Public Financial Management Act, 2016 (Act 921) states that, a Principal Spending Officer of a covered entity shall ensure the regularity and proper use of money appropriated in that covered entity

143. We however noted from our examination of records that management of Nkoranman Senior High School in January and June 2018 procured tonner 85A and O5A at the cost of GH¢500.00 and GH¢600.00 respectively from Erinor Ventures. We further observed that in July 2018 the same items were again purchased by management from the same supplier and shop at a Cost of GH¢160.00 and GH¢130.00 respectively.

144. The above transactions therefore confirmed that the prices for the earlier purchases were deliberately inflated by GH¢340.00 and GH¢470.00 respectively resulting in excess payment of GH¢5,410.00 as shown in the table below.

No.	Tonner	Quantity	Unit price	Amount paid	Unit Price as at 23/7/18	Inflated price difference	Amount paid	Excess payments
1/6/18	85A	9	500	4,500.00	160.00	340.00	1,440.00	3,060.00
1/6/18	05A	5	600	3,000.00	130.00	470.00	650.00	2,350.00
Total				7,500.00			2,090.00	5,410.00

145. The cause of the anomaly was attributed to poor supervision by management and weak internal control checks at the institution.

146. We therefore recommended that the accountant Mr. Ransford Boahene should refund the excess amount and be further sanctioned for his conduct.

Cash withdrawals not accounted for GH¢57,505.65

147. Regulation 1 of the Financial Administration Regulations, 2004 (L.I.1802) requires that any public officer who is responsible for the conduct of financial business on behalf of the Government of Ghana, the receipt, custody and disbursement of public and trust moneys, or for the custody, care and use of public stores, shall keep proper records of all transactions and shall produce records of the transactions for inspection when called upon to do so by the Minister, the Auditor-General, the Controller and Accountant-General or any officers authorized by them.

148. Our examination of the bank statement and cash book entries of Manji Agric Senior High School disclosed that the Headmaster and the Accountant made six withdrawals from the school's bank accounts totaling GH¢57,505.65 without any supporting document to confirm whether the money was disbursed in the interest of the school.

149. The cause of the anomaly was attributed to poor supervision by management and weak internal control checks at the institution.

150. We therefore recommended that the Headmaster, Mr. Paul Yaw Nsiede and the former Accountant, Mr. Thomas Owusu should jointly refund the total amount of GH¢57,505.65.

Charging unapproved fees-GH¢15,100.00

151. Regulation 60 of the Financial Administration Regulations, 2004 (L.I. 1802) that, if a head of any department considers that the public financial business of the department requires the collection of deposits, the head of department shall submit a proposed scheme to the minister for approval, with a copy to the Controller and Accountant-General.

152. We noted that, the Headmaster of Bechem Presby Senior High School without authority from the Director General of Education, levied students GH¢10.00 per head and thus collected a total of GH¢15,100.00 which was paid into the Presbyterian Church of Ghana endowment fund.

153. Charging of unapproved fees was contrary to GES directive and should therefore cease forthwith. We are of the view that the levy is inappropriate and therefore recommended that the Headmaster Mr. Raymond Akwasi Agyemang and the accountant Mr. George Boateng should get the money refunded from the endowment fund and accordingly reimburses the respective students.

Outstanding rent-GH¢34,356.08

154. Regulation 2 of the FAR, 2004 (L.I1802) states that, the head of government department shall secure the due and proper collection of government revenue collectable by the department within the terms of any enactment or of instructions issued or approved by the Controller and Accountant-General.

155. Contrary to the above, managements of Sunyani Senior High School and Chiraa Senior High School could not collect all rent due amounting to GH¢34,356.08 from 35 members of staff who occupied the schools' bungalows since January , 2016.

No.	Institution	No. of Staff	Period in arrears	Amount GH¢
1	Sunyani SHS	26	Jan 2016 - Dec 2018	9,120.00
2	Chiraa SHS	9	Jan 2016 - Dec 2018	25,236.08
	Total	35		34,356.08

156. We further observed that tenancy agreements were not signed with the occupants to compel them to pay rent when due. Management therefore relaxed in the enforcement of rent payments.

157. We recommended that managements of the schools should sign tenancy agreement with the occupants and further recover the rent due including the arrears.

Revenue not accounted for - GH¢2,400.00

158. Regulation 22 of Financial Administration Regulations, 2004, (L.I.1802) directs that all public moneys collected shall be paid in gross into the Public Funds Accounts and no disbursement shall be made from the moneys collected except as provided by an enactment.

159. Our audit of Manji Agric Senior High School disclosed that the management sold tender documents and realized GH¢2,400.00 but failed to account for the amount.

160. The anomaly was as a result of management's failure to supervise the work of the officers who sold the tender documents coupled with weak internal control checks.

161. We therefore recommended that the Headmaster, Mr. Paul Yaw Nsiede and the former accountant, Mr. Thomas Owusu should refund the amount involved.

Charging of unauthorised tuition fees - GH¢68,570.80

162. The Director General of Ghana Education Service in a Circular No. GES/DG/245/16/1/288 of 2016 directed Heads of Second Cycle Institutions not to charge students any other fee apart from the GES approved fees.

163. Contrary to the above, we observed during our audit that without approval from the Director-General of GES, the Headmaster and the PTA of Mansen Senior High School levied and collected from each student GH¢40.00 per term for the last term of 2018 and GH¢60.00 for the first term of 2019 as extra tuition fees amounting to GH¢68,570.80.

164. We recommended that the PTA Executives and the Headmaster should seek retrospective approval from the Director General for the fees charged else the amount should be refunded to the students.

Uncredited lodgment of Fees -GH¢160,782.68

165. Regulation 12 of the FAR 2004, (LI. 1802) requires a person entrusted with custodial duties for Public and Trust monies shall protect Public and Trust

monies against unlawful diversion from their proper purposes and against accidental loss, and locate such monies so as to facilitate the efficient and economical discharge of public financial business.

166. We noted in our review of Techiman SHS and St. Francis Seminary SHS fees accounts that, cash lodgments totaling GH¢160,782.68 made between 2013 and 2015 were not credited to the schools' account by two banks as shown below.

No	Institution	Bank	Period	Amount (GH¢)
1	Techiman SHS	Baduman Rural Bank Ltd. Techiman branch	1 st term 2014/2015 Academic year	158,669.48
2	St. Francis Seminary SHS	GCB Techiman Branch	2013- 2014	2,113.20
	Total			160,782.68

167. The Accountants failure to undertake regular reconciliations and also ensure that all fees collected by the banks were promptly accounted for and credited to the respective schools' accounts resulted in the omission

168. According to management, Baduman Rural Bank had written to the school, pledging to pay the amount involved.

169. We recommended that management should report the matter to Ministry of Education and take legal action to recover the amounts with interest. We further advised the Accountants to undertake regular reconciliations and correct all errors detected.

PROCUREMENT AND STORES IRREGULARITIES

Missing Photocopier Machine-GH¢15,000.00

170. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires Principal Spending Officer of a covered entity, to ensure proper control

and custody of all assets and procedures are in place for the effective, efficient, economical and transparent use of the assets.

171. Our verification of assets at Yeboah Asuama Senior High School disclosed that a Sigha Ristograph Copier Machine with Serial No. D212Z500950 purchased in 2016 at a price of GH¢15,000.00 allegedly located at the typing pool could not be produced for inspection.

172. The anomaly was attributed to poor inventory control and weak internal control checks.

173. We recommended that the Headmaster and the Administrator should bear the cost of the machine.

Fuel purchase not accounted for-GH¢5,122.00

174. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires that the Principal Spending Officer is discharged of accountability of government stores where the stores have been consumed in the course of public business and records are available to show that the stores have been consumed.

175. Our audit of of Manji Agric Senior High School disclosed that managements paid a total of GH¢5,122.00 for the purchase of fuel which were not recorded in the vehicle log books to confirm accountability.

176. The anomaly was attributed to poor supervision by the accountant and the transport officer as well as weak internal controls checks at the institution.

177. We recommended that the Accountant and Transport officer should refund the amount involved.

Uncompetitive procurements-GH¢192,826.75

178. Section 20 of the Public Procurement (Amendment) Act 2016 (Act 914) requires that procurement entities shall request quotations from as many suppliers or contractors as practicable, but shall compare quotations from at least three different sources that should not be related in terms of ownership, shareholding or directorship and the principles of conflict of interest

179. We noted that three Institutions as detailed below made 32 payments for goods and services totalling GH¢192,826.75 without seeking for alternative quotations from other prospective suppliers or authorisation from the Public Procurement Authority. Details are shown below.

Institution	NO. PVs	Particulars	Amount-GH¢
Kwame Danso SHS	2	Construction of gate/fence and ICT lad equipment	131,065.50
Wenchi Methodist SHS	12	Goods and Services	25,546.25
Bechem Presby SHS	18	Goods	36,215.00
Total			192,826.75

180. We could therefore, not confirm whether the institutions obtained value for money in their transactions. The single source procurement could be opened to abuse.

181. We recommended to the Heads of the Schools to ensure that procurements are always subjected to competition in order to obtain maximum benefit from the transactions. We further recommended that they should be sanctioned in accordance with Section 92 of the Public Procurement Act 2003 (Act 663) as amended.

Unaccounted stores-GH¢6,452.00

182. Section 52 of the Public Financial Management Act, 2016 (Act 921) states among other things that “the Principal Spending Officer is discharged of accountability of government stores where the stores have been (a) consumed in the course of public business and records are available to show that the stores have been consumed”.

183. We noted that two institutions could not account for store items costing GH¢6,452.00 in their stores records as well as evidence of their final disposal. Details are as follows.

Institution	Particulars	Amount (GH¢)
Berekum Presby SHS	Animal husbandry items for practicals, cultural items and production items for Agric department	3,822.00
Yeboah Asuama SHS	Stationery and electrical items	2,630.00
Total		6,452.00

184. Failure by managements to ensure that proper procedures were followed in receiving and accounting for stores procured, resulted in the irregularity. Lack of effective controls could lead to diversion of items to the detriment of the institutions.

185. We recommended recovery of GH¢6,452.00 from the Heads and the Accountants of the institutions involved.

CONTRACTS IRREGULARITIES

Payments without works order -GH¢54,111.59

186. Management of five institutions spent a total amount of GH¢54,111.59 as detailed below on maintenance and repairs of vehicles and official buildings but failed to support the payments with works order and job completion certificates as required by Regulation 39 of the Financial Administration Regulations 2004, (L.I.1802).

Institution	Amount- GH¢
Kwame Danso SHS	31,224.00
Kwabre SHS	1,850.00
Nkoranza SHS/ Tech School	3,818.00
Wenchi Methodist SHS	7,627.59
Bandaman SHS	9,592.00
Total	54,111.59

187. We attributed the lapse to control weakness which could be exploited to the disadvantage of the institutions. Moreover there was no standard against which work allegedly carried out could be measured.

188. In the absence of works order and completion certificates, payments could be made for work not done or for shoddy work.

189. We recommended that the amount of GH¢54,111.59 should be recovered from the Headmasters and the Accountants and paid into the schools accounts.

Payment for unexecuted portions of a contract-GH¢18,832.00

190. Regulation 39 of the Financial Administration Regulations 2004, L.I.1802 stipulates that a head of department shall ensure that moneys are utilized in a manner that secures both optimum value for money and the intention of Parliament.

191. Our audit of Manji Agric Senior High School disclosed that management on 14 November 2017 awarded a contract to Andypea Ventures for the conversion of a two classroom block into a single classroom at a contract sum of GH¢69,883.00. Our inspection at the project site disclosed that even though full payment for the contract was made to the contractor, certain portions of the project valued at GH¢18,832.00 were not executed. The details of the unexecuted portion of the contract are as shown below.

Deficiencies Identified	Amount (GH¢)
Entire structure walls not demolished per bills of quantities. Only interior wall separating the two classrooms was demolished to make it a single classroom.	2,045.00
No lintel work because old structure walls was not demolished. It was only painted.	1,650.00
12mm diameter bar in column not executed because old walls remained intact.	712.50
Ditto-in lintel beam	2,122.50
6mm-Ditto as stirrups column not executed	38.50
10mm-Ditto as links in lintel/beam not executed	838.50
Vertical sides of column not executed	210.00
Horizontal sides and soffit of lintel/beam not executed	555.00
Solid sandcrete block work in cement and sand (150mm wall) not executed	7,700.00
Plaster work on wall	2,960.00
Grand Total	18,832.00

192. The anomaly was due to poor and ineffective supervision on the part of the Assistant Works Engineer, Mr. Kwadwo Twum from the Tain District Assembly who was tasked by the School's management to provide technical and supervisory support.

193. We recommended that the Headmaster, Mr. Paul Yaw Nsiede and the Assistant Engineer, Mr. Kwadwo Twum should refund the amount.

PAYROLL IRREGULARITY

Unearned salary-GH¢30,046.12

194. Regulation 297 of the Financial Administration Regulations, 2004 (L.I. 1802) requires that a head of department shall cause the immediate stoppage of payments of salary to a public servant when that public servant has been absent from duty without leave or reasonable cause, resigned, retired or died.

195. Contrary to the above, our audit disclosed that eight separated staff from six institutions were paid a total unearned salaries of GH¢30,046.12 as shown below:

No.	Name of staff	Institution	Period	Amount GH¢
1	Obeng Philip Kwaku	St. Francis Seminary SHS	October 2018	638.22
2	Richard Mensah	Sunyani SHS	August 2018	2,327.93
3	Akolgo Sylvenus	Nchiraa SHS	November 2018	1,229.43
4	Yaa Achiaa	Koase SHS/ Tech. Sch.	October to December 2018	6,213.30
5	Siaka A Baa	Nsawkaw State SHS	June and July 2018	3,882.44
6	Kusi Appiah Benjamin	-do-	June and July 2018	3,434.48
7	Joseph Obeng	-do-	June and July 2018	3,434.48
8	Mensah Bannerman	St. Joseph College of Education	August to November 2018	8,885.84
	Total			30,046.12

196. We however observed that the heads of the six institutions delayed to inform the bankers to stop the payment of the salaries. Also the salary validators did not notify the Controller and Accountant General Department to stop the payment which resulted in the anomaly. As a result, an amount of GH¢30,046.12 was paid to undeserving former employees.

197. We recommended that the Heads of the institutions and the salary validators should refund the amount if they fail to recover the money from beneficiaries or their next of kin where necessary.

TAX IRREGULARITIES

Withholding taxes not deducted-GH¢13,244.93

198. Section 116 of the Income Tax Act, 2015 (Act 896) requires 3% statutory tax to be deducted from all payments for goods and remit same to the Ghana Revenue Authority.

199. Contrary to the above, our audit disclosed that managements of five institutions failed to deduct 3% taxes totaling GH¢13,244.93 from payments made for goods as shown below:

No	Institution	Amount-GH¢	Tax GH¢
1	Dega SHS	47,546.00	1,426.38
2	Yefriman SHS	16,050.00	481.52
3	Prang SHS	307,962.00	9,238.86
4	Nkoranman SHS	57,015.99	1,710.48
5	Koase SHS/ Tech. Sch.	12,922.99	387.69
	Total	441,496.98	13,244.93

200. We attributed the lapse to the accountant's failure to effectively supervise the accounts officers to ensure that the taxes were deducted before payments were made to the suppliers.

201. We therefore recommended that the Accountants of the institutions should pay the total amount of GH¢13,244.84 to the Commissioner-General of GRA and recover same from the suppliers.

Taxes not remitted-GH¢20,536.10

202. Section 117 of the Income Tax Act, 2015, (Act 896), states that, a withholding agent shall pay to the Commissioner-General within fifteen days after the end of each calendar month a tax that has been withheld in accordance with this Division during the month.

203. We however observed from our audit that, managements of five institutions deducted Withholding Taxes totaling GH¢20,536.10 but failed to remit same to the Commissioner- General of the Ghana Revenue Authority. The breakdown is as follows:

No	Institution	Tax not remitted (GH¢)
1	Sunyani SHS	3,840.46
2	Kintampo SHS	463.50
3	Prang SHS	8,479.71
4	Nkoranman SHS	7,364.43
5	Koase SHS /Tech. School	388.00
	Total	20,536.10

204. The Accountant’s failure to adhere to the tax law deprived the state tax revenue of GH¢20,536.10

205. To enhance proper accountability of the tax revenue, we recommended that the accountant should refund the withholding tax component of GH¢20,536.10 to GRA.

206. Failure to deduct and pay SSNIT contribution of casual staff - GH¢4,275.00

207. Section 3 of the National Pension Act, 2008 (Act 766) requires amongst other things that an employer of an establishment shall deduct from the salary

of every worker five and half per centum of the worker's salary whilst the employer shall pay thirteen percent and shall within fourteen days from the end of each month transfer to the mandatory schemes on behalf of each worker.

208. Our audit of the accounts of Nkoranman SHS disclosed that Social Security Fund (SSF) contributions for nine casual staff totaling GH¢4,275.00 were not deducted and remitted to SSNIT for nine months.

209. The employer's thirteen percent contribution was not also paid on behalf of the casual workers.

210. We recommended that management should effect monthly deductions from the staff's wages and add the employer's portion of it for payment to the mandatory schemes to avoid possible legal suit and penalty charges.

CENTRAL REGION

Introduction

211. During the period under review there were seventy (73) public sector Pre-University Educational Institutions in the Central Region. The number of institutions increased from 70 in 2017 to 73 in 2018 with the addition of three more Senior High schools by the government. They are categorized as follows:

No.	Type of institution	Number
1	Senior High Schools	58
2	Senior High/Technical Schools	7
3	Technical Institutions	4
4	Special School	1
5	Colleges of Education	3
	Total	73

Summary of significant findings and recommendations

212. Between January and December 2018, nine institutions made 143 payments totaling GH¢295,348.40 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

213. Twenty five members of staff from six institutions did not retire a total of GH¢83,852.50 as imprest granted to them to undertake official assignments. We recommended that the funds should be adjusted to personal advance accounts in the name of the imprest holders, and recovered accordingly.

214. Sixty eight occupants of bungalows in four schools owed rents totaling GH¢83,616.94. We recommended that managements should effect deductions from their salaries and allowances to cover the rent and the arrears.

215. Twelve members of staff from three Senior High Schools defaulted in the repayment of salary advances of GH¢28,914.00 granted them as far back as 28 February, 2014. We recommended that managements should recover the

amount from the staff concerned and further institute measures to strengthen the rate of recovery.

216. Between January 2014 and January 2018 lodgments of school fees collected from students of Saltpond Methodist Senior High School totaling GH¢20,643.71 had not been credited to the school's account by GCB Limited, Saltpond Branch. We therefore recommended that management should take legal actions against the bank to recover the amount with interest.

217. Mr. Ebenezer Ebo Aggrey, Head of Agricultural Mechanics Engineering Department of Asuansi Technical Institute made sales from farm produce and broilers totaling GH¢16,693.00 but accounted for only GH¢4,198.00 leaving an outstanding amount of GH¢12,495.00 which he could not account for. We recommended that the Principal and Accountant should recover the total amount of GH¢12,495.00 from Mr. Ebenezer Ebo Aggrey and also sanction him for the malpractice.

218. The Chairman of the Cape Coast School for the Deaf and Blind's Parent Teachers Association Mr. Alex Gyawu, made two (2) cheque withdrawals totalling GH¢6,800.00 for his personal use without the knowledge and consent of the Headmaster. He later refunded GH¢ 3,000.00 leaving an outstanding amount of GH¢3,800.00. We therefore recommended that the PTA Chairman should refund the balance of GH¢3,800.00 into the PTA accounts.

219. Managements of three (3) Senior High Schools and Komenda College of Education misapplied funds totaling GH¢239,870.95 for other activities. We recommended that managements should reimburse the respective accounts where the funds were withdrawn from.

220. Ms. Wilhelmina Jackson, an accounts officer at Assin Nsuta Senior High School between January and July 2018, collected fees totaling GH¢81,152.50 but paid only GH¢77,987.83 to bank leaving GH¢3,134.67 unaccounted for. We recommended to management to recover the difference of GH¢3,134.67 from Ms. Wilhelmina Jackson and further discipline her for the misconduct.

Procurement and stores irregularities

221. Our review of 195 payment vouchers revealed that management of nine (9) Schools for the period under review procured goods totaling GH¢1,613,311.37 from various suppliers without obtaining price quotations from at least three suppliers as required by law. We recommended to managements of these institutions to obtain quotations from at least three different sources when using request for quotations method of Procurement, to obtain value for money.

222. Management of three schools purchased fuel worth GH¢22,896.05 which were not accounted for in the School's vehicle log books. We therefore recommended that the Heads and Accountants of the respective schools should refund the amount of GH¢22,896.05.

223. Review of inventory at Aggrey Memorial School indicated that management in January 2017, procured 4000 pieces of customized school vest valued at GH¢120,000.00 for the first and second year students but have not been distributed to the students leaving them lying in stores. Management has however, made a part-payment of GH¢106,908.71 leaving a balance of GH¢13,091.29 to be paid to the supplier. We recommended to the Management of the school to appeal to parents through the Parents Teacher Association to purchase the vests for their wards to help management recoup the funds invested to be used for other equally important teaching and learning materials.

224. Our review of procurement processes of two Schools revealed an amount of GH¢99,633.00 was used to procure various items which were not captured in their 2018 Procurement Plans. Managements of these institutions also failed to request for at least three quotations from suppliers as required by the Public Procurement Act when they made purchases. We recommended to managements of these schools to ensure that procurements are supported by budgetary allocations to prevent misapplication of funds and budget overruns.

225. Management of Eguafo Abrem Senior High School paid GH¢11,565.00 to M/s Natex Standard Enterprise for the supply of 257 pieces of outing dress for girls, but supplied only 157 pieces resulting in a balance of 100 pieces valued at

GH¢4,500.00 unsupplied. We therefore recommended that the Accountant should refund the GH¢4,500.00 worth of goods paid for but not supplied.

226. Three Schools lent 371 text books to 371 students which they failed to return after completing school. We recommended to managements of the schools to retrieve the borrowed text books from the defaulting students or charge them with the value of the books.

Contracts irregularities

227. We noted during the audit that the Head of Winneba Senior High School awarded contract of GH¢175,065.00 which was above the allowable threshold for Heads of Entities but failed to seek approval from the appropriate Entity Tender Committees. We recommended to Management to ensure all future procurements that are above the allowable threshold of the Head of the schools are referred to the appropriate authority for approval. We again recommended appropriate sanctions against the Head of the Institution in accordance with section 51 of the Public Procurement (Amendment) Act 2016, (Act 914).

228. Senya Senior High School awarded a contract of GH¢35,500.00 to Almaxco Books Ltd for the supply of textbooks, but the supplier submitted expired Tax and SSNIT Clearance certificates which disqualified the company from the award of the contract. We recommended to management to ensure future procurements are in accordance with the provisions of the PPA to avoid dealing with unqualified suppliers so that value for money is obtained.

229. Our audit of Wesley Girls High School revealed that Management paid Quality Control Company GH¢14,813.00 for a fumigation exercise which was not certified by the Technical/Estate Officer before the payment was made. We recommended that the spending and paying officers should ensure certification is given for works satisfactorily done, and the certification certificates attached to the related vouchers, failing which the amount should be refunded by the Headmistress and Accountant.

Payroll irregularities

230. Sixteen separated staff from eight schools who either vacated post, died or retired from the schools, were paid unearned salaries amounting to

GH¢120,859.07 for the months which they were separated. We recommended to managements of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be recovered from the Heads and Accountants of the institutions.

Tax irregularities

231. Managements of three Senior High Schools purchased goods worth GH¢259,498.62 without obtaining VAT receipts from the vendors resulting in loss of VAT revenue of GH¢7,784.96 to Ghana Revenue Authority. We recommended to managements to adhere strictly to the provisions of the VAT law to avoid loss of funds to the state. Meanwhile, we recommended that the respective accountants should refund the Tax component of GH¢7,784.96 to GRA.

232. Seven (7) Senior High Schools failed to remit withheld taxes of GH¢74,320.48 payable to the Ghana Revenue Authority. We recommended to the managements of these schools to remit the withheld tax of GH¢74,320.48 to the Ghana Revenue Authority and surcharge the accountants for any penalty associated with the delay.

Others

233. Land belonging to Adankwaman Senior High School located at Assin Damang has been encroached by private developers. The school, however, does not have title deed to the land to confirm ownership. We recommended to management of the school to obtain legal title to the land and take appropriate measures to reclaim the encroached lands. Management should also construct a fence wall to protect the property.

FINANCIAL REPORTING

Estimates

234. Estimates covering recurrent expenditures were prepared by the 73 Institutions in the Region and submitted to the Regional Director of Education Service for inclusion in the Regional budget. We however, noted that the Institutions were not given copies of the approved estimates as a guide in their financial operations.

235. To ensure that the Institutions operated within the approved estimates, we recommended to authorities of the Institutions to obtain copies as a guide.

State of the accounts

236. Sixty-four (64) out of the Seventy-three (73) institutions in the region submitted their 2018 financial statements for audit certification as at 28 February 2019. The nine (9) institutions which did not submit their financial statements for validation are as follows:

No	Institution
1.	Aburaman Snr. High Sch.
2.	Odoben Snr. High Sch.
3.	Dunkwa Snr. High Tech. Sch.
4.	Asuansi Tech. Institute.
5.	Nyakrom Snr. High Sch.
6.	Diaso Snr. High School.
7.	Presbyterian Snr. High School
8.	Gomoa Abaasa Snr.High Sch.
9.	Twifo Herman Snr. High Sch.

Operational Results

237. Government grants and Internally Generated Funds (IGF) continued to be the main source of income for the institutions with occasional donations from the private sector and Non-Governmental Organizations (NGOs). The operational results of the Sixty-four Institutions which had their financial statements validated are summarized below.

No	Account	Income GH¢	Expenditure GH¢	Surplus/Deficit GH¢
1	General (GOG)	155,541,949.77	153,186,267.92	2,395,681.85
2	Boarding/User	69,597,641.25	72,412,183.24	(2,941,922.64)
3	Donations/Others	13,329,179.99	6,026,653.71	7,306,354.38
4	GET Fund	5,661,930.42	4,450,569.77	1,211,360.65
5	HIPC	5,117,459.66	4,185,026.36	932,433.30
6	FREE SHS	15,043,294.85	13,560,401.63	1,470,845.45
	Total	264,291,455.94	253,821,102.63	10,374,752.99

Sundry debtors - GH¢16,077,967.05

238. The total debtors' figure of GH¢16,077,967.05 represents the indebtedness of students, staff and other debtors as at the close of 2018. The breakdown of the categories of debtors are shown below and detailed as Appendix 'D3'.

No	Category	Amount (GH¢)	Percentage %
1	Students	6,788,640.78	42.22
2	Staff	39,917.00	0.26
3	Others	9,249,409.27	57.52
	Totals	16,077,967.05	100.00

239. We recommended that management of the respective institutions should adopt more effective strategies for the collection of the debts.

Sundry creditors - GH¢ 20,005,870.14

240. At the close of the 2018 financial year, 64 Institutions owed food contractors and other creditors an amount of GH¢20,005,870.14. The breakdown is summarized below and detailed as Appendix "E3".

No	Category	Amount	Percentage
1	Food contractors	16,164,904.12	80.80
2	Others	3,076,339.29	15.39
3	Students	764,626.73	3.83
	Totals	20,005,870.14	100.00

241. We recommended to managements of the Institutions to settle their liabilities to enhance financial sanity and improve their credibility with their creditors.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported Payment Vouchers - GH¢295,348.40

242. Regulation 39 of the Financial Administration Regulation (FAR) requires all heads of accounts section to control the disbursement of funds and ensure that transactions are properly authenticated to show that the amounts are due and payable.

243. Our Audit disclosed that between January and December 2018 nine institutions made 143 payments totaling GH¢295,348.40 without providing the necessary supporting documents such as invoices, receipts and statements of claims to authenticate the transactions. The details are provided below.

No.	Schools	No. of PVs	Amount (GH¢)
1	Assin State College	28	24,339.20
2	Gomoa SHTS	6	4,010.00
3	Bisease SHS	42	46,121.00
4	Brakwa SHTS	1	9,000.00
5	St. Augustine's College	39	93,318.70
6	Ekumfi T.I. Ahmmadiyya SHS	6	11,975.00
7	Adankwaman SHS	14	28,333.00
8	Komenda College of Education	7	71,487.50
9	Oguaa SHTS	2	6,764.00
	Total	145	295,348.40

244. The anomaly occurred due to poor supervision by management and weak internal controls over the processing of payment vouchers at the institutions.

245. The practice undermined transparency and accountability which did not provide reasonable assurance that the payees actually received the monies paid.

246. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

Imprest not retired - GH¢83,852.50

247. Regulation 288 of the Financial Administration Regulations (FAR) 2004 states that imprest shall be retired at the closed of a financial year and any imprest not so retired shall be adjusted to a personal advance account in the name of the imprest holder.

248. Our audit disclosed that 25 members of staff from six institutions as shown below did not retire a total imprest of GH¢83,852.50 granted to them after discharging their respective official assignments.

No.	Schools	No. of PV's	No. of Staff	Amount (GH¢)
1	Assin Manso SHS	2	2	2,000.00
2	Assin North SHS	7	4	8,627.50
3	Sidiqqe SHS	2	2	9,296.00
4	T. I. Ahmmadiyya SHS, Potsin	2	2	760.00
5	Komenda College of Education	17	12	61,000.00
6	Eguafo-Abrem SHS	3	3	2,169.00
	Total	33	25	83,852.50

249. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions. The practice could increase the risk of misappropriation of funds.

250. We could therefore not confirm whether the amount granted was utilised in the interest of the institutions.

251. We recommended that the funds should be adjusted to personal advance accounts in the name of the imprest holders, and recovered accordingly.

Rent defaulters - GH¢83,616.94

252. Regulation 2 of the Financial Administration Regulations, 2004 (LI. 1802) states that the head of government department shall secure the due and proper collection of government revenue collectable by the department within the

terms of any enactment or of instructions issued or approved by the Controller and Accountant-General.

253. Our examination of rent registers for four schools disclosed that 68 occupants of bungalows owed rents totaling GH¢83,616.94 as detailed below:

No.	Schools	No. of Occupants	Period	Amount (GH¢)
1	Cape Coast School for the Deaf and Blind	3	12 months	1,800.00
2	Jukwa SHTS	12	12 months	54,433.94
3	Fosu College of Education	7	12 months	7,551.00
4	Kommenda College of Education	46	1 – 5 years	19,832.00
	Total	68		83,616.94

254. The lapse occurred because the schedule officers responsible for the collection of rents failed to pursue the occupants to pay their rents.

255. Non-collection of rents from the occupants as they become due deprived the institutions of the necessary funds to constantly maintain the bungalows to save them from deterioration.

256. We recommended that managements of the various institutions should adopt measures including deductions from salaries and allowances to recover the rents in arrears.

Overdue Staff Advances - GH¢28,914.00

257. Regulation 110 of the FAR 2004 (LI. 1802) stipulates that, a head of department or the officer to whom the duties of the head of department have been delegated shall ensure that advances granted are fully recovered in accordance with the appropriate agreement.

258. Our review of advances ledger for three Senior High Schools revealed that 12 members of staff defaulted in the repayment of salary advances of

GH¢28,914.00 granted to them dating as far back as 28 February, 2014 as shown in the table below:

No.	Schools	No. of Staff	Outstanding Amount (GH¢)
1	Obiri Yeboah Senior High School	2	6,500.00
2	Adankwaman Senior High School	6	6,389.00
3	Komenda College of Education	4	16,025.00
	Total	12	28,914.00

259. The delay in the repayment was due to the inability of the Accountants of the various institutions to put in appropriate measures to recover the salary advances granted and also to ensure adherence to the repayment terms.

260. Non recovery of the advances could deny other staff from accessing the funds.

261. We recommended that managements should recover the amount from the staff concerned and further institute measures to strengthen the rate of recovery.

Failure of GCB Limited, Saltpond to credit lodgments - GH¢20,643.71

262. Regulation 12 of the FAR 2004, (LI. 1802) requires a person entrusted with custodial duties for Public and Trust monies shall protect Public and Trust monies against unlawful diversion from their proper purposes and against accidental loss, and locate such monies so as to facilitate the efficient and economical discharge of public financial business.

263. Even though Management wrote several letters reminding the bank to rectify the omissions and reconcile the accounts with the uncredited cheque lodgments, no action was taken by the Bank.

264. The infraction negatively affected the school's financial inflows and intended activities.

265. We therefore recommended that management should take legal actions against the bank to recover the amount with interest.

Revenue from farm sales not accounted for - GH¢12,495.00

266. Regulation 22 of Financial Administration Regulations, 2004, (L.I.1802) directs that all public moneys collected shall be paid in gross into the Public Funds Accounts and no disbursement shall be made from the moneys collected except as provided by an enactment.

267. Our audit of the Agric Accounts of Asuansi Technical Institute disclosed that Mr. Ebenezer Ebo Aggrey, Head of Agricultural Mechanics Engineering Department realised GH¢16,693.00 from the sale of farm produce and broilers, but accounted for only GH¢4,198.00 leaving a balance of GH¢12,495.00 to be accounted for. Details are shown below:

No	Farm Products /Poultry	Total Sales (GH¢)	Amount Paid(GH¢)	Outstanding Amount (GH¢)
1	Sweet pepper and cabbage	5,313.00	4,198.00	1,115.00
2	Sweet potatoes	2,380.00	-	2,380.00
3	Broilers (180)	9,000.00		9,000.00
	Total	16,693.00	4,198.00	12,495.00

268. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institution. The practice increases the risk of misappropriation of funds.

269. We recommended Management should recover the total amount of GH¢12,495.00 from Mr. Ebenezer Ebo Aggrey and also sanction him for the malfeasance.

Unauthorized withdrawals from PTA Account - GH¢6,800.00

270. Article 8 of the Cape Coast School for the Deaf and Blind’s Parent and Teachers Association’s constitution states that the revenue of the Association shall be paid into a Bank Account and signatories to all cheques of the Association shall be the Head of School, Chairman and Treasurer. Any two of

them, including the Chairman may sign, but with consent note from Head of the School as Spending Officer.

271. Our audit of the Parent Teacher Association (PTA) accounts disclosed that the Chairman of the Association, Mr. Alex Gyawu made two (2) cheque withdrawals of GH¢6,800.00 for his personal use without the knowledge and consent of the Headmaster. The table below shows the details of the withdrawal.

Date	Cheque Number	Bank	Amount GH¢
11/ 06/18	000001	GCB Ltd.	3,800.00
10/09/18	000002	GCB Ltd.	3,000.00
Total			6,800.00

272. A further check revealed Mr. Alex Gyawu refunded GH¢3,000.00 when the headmaster contacted him on the withdrawals leaving an amount of GH¢3,800.00 to be refunded.

273. 176. The cause of the anomaly was attributed to poor supervision by management and weak internal controls over the PTA accounts.

274. We therefore recommended that the PTA Chairman should refund the GH¢3,800.00 into the PTA accounts and further, Management should strengthen controls over the PTA accounts.

Misapplication of Funds - GH¢239,870.95

275. Regulation 179 of Financial Administration Regulations 2004, States among other things that a head of department may not authorise payment to be made out of funds earmarked for specific activities for the purposes other than those activities.

276. Our examination of payment vouchers of three (3) Senior High Schools and Komenda College of Education revealed their managements misapplied GH¢239,870.95 on activities other than what the funds were earmarked for. Details are provided below.

No.	Schools	Details	Amt. (GH¢)
1	Boa Amponsem SHS	Library levies collected not used in buying new stock for the library.	5,265.00
2	Gyaase SHS	School has no library; however fees charged for its establishment were used for other purposes other than intended.	3,066.00
3	Adankwaman SHS	School fees meant for recurrent expenditure spent on installation of liquid petroleum Gas (LPG) at the School's kitchen without approval from the Regional Director of Education.	15,000.00
4	Komenda College of Education	Utilisation of capital expenditure fund on recurrent expenditure	216,539.95
	Total		239,870.95

277. The lapse occurred due to irregular releases of funds by Government. The practice deprived the schools the use of funds for their intended purposes.

278. We recommended managements should reimburse the respective accounts from which the funds were misapplied.

Fees collected not accounted for- GH¢3,134.67

279. Regulation 18 of the Financial Administration Regulations, 2004 (LI. 1802) directs that a department that has legislative approval to retain all or a portion of Internally Generated Funds collected, must first lodge the retained Internally Generated Funds in gross into the department's account before disbursements are made.

280. Our review of Schools Fees records at Assin Nsuta Senior High School disclosed that, Ms. Wilhelmina Jackson, an accounts officer at the school between January and July 2018 collected total fees of GH¢81,152.50 and paid only GH¢77,987.83 to bank leaving a difference of GH¢3,134.67 which was not accounted for. The summary of the collection is provided in the table below:

No	Month	Collections GH¢	Lodgements GH¢	Amount Unbanked GH¢
1	January	20,114.80	17,280.80	2,834.00
2	February	10,549.50	4,518.00	6,031.50
3	March	19,179.20	16,270.63	2,908.57
4	April	30,279.00	17,221.00	13,058.00
5	May	-	14,084.00	(14,084.00)
6	June	1,000.00	1,132.20	(132.20)
7	July	-	7,481.20	(7,481.20)
	Total	81,152.50	77,987.83	3,134.67

281. The Accountant's failure to effectively supervise the accounts officer to ensure prompt and full lodgment of fees collected into bank resulted in the loss of funds to the school.

282. The practice by the accounts officer could result in misappropriation and diversion of funds.

283. We recommended to management to recover the difference of GH¢3,134.67 from Ms. Wilhelmina Jackson and further discipline her for misconduct.

PROCUREMENT AND STORES IRREGULARITIES

Uncompetitive Procurement - GH¢1,613,311.37

284. Section 20 of the Public Procurement (Amendment) Act, 2016 (Act 914) states "The procurement entity shall request for quotations from as many suppliers or Contractors as practicable, but shall compare quotations from at least three different sources that should not be related in terms of ownership, shareholding or directorship and the principles of conflict of interest shall apply between the procurement entities and their members and the different price quotation sources."

285. Our review of 195 payment vouchers revealed that management of nine (9) Schools for the period under review procured goods totaling

GH¢1,613,311.37 from various suppliers without obtaining price quotations from at least three suppliers as required above. Details are provided below.

No.	Schools	No. of PV's	No. of Suppliers	Amount GH¢
1	Winneba SHS	56	19	803,337.10
2	Jukwa SHTS	17	15	72,633.00
3	Assin Nsuta SHS	13	13	37,857.18
4	Fosu College of Education	10	10	58,059.59
5	Mando SHS	7	6	43,890.00
6	Enyamaim Com. Day School	13	13	30,113.87
7	Komenda College of Education	14	13	393,951.13
8	Eguafo-Abrem SHS	52	44	105,059.00
9	Oguaa SHTS	13	12	68,410.50
Totals		195	145	1,613,311.37

286. Management's failure to adhere to the requirement of the Procurement Act resulted in the lapses.

287. In view of this anomaly, we could not ascertain whether the amount expended on goods were fair and reasonable and value for money obtained.

288. We recommended to managements of the institutions to obtain quotations from at least three different sources when using request for quotations method of Procurement, so that value for money will be ensured.

Fuel purchased not accounted for - GH¢22,896.05

289. Section 52 of the Public Financial Management Act, 2016 (Act 921) states among others that the principal spending officer is discharged of accountability of Government stores where the stores have been consumed in the cause of public business and records are available to show that the stores have been consumed.

290. We however noted that managements of three schools purchased fuel worth GH¢22,896.05 which were not accounted for in the Schools' vehicle log

books to show whether the fuel allegedly bought was used in the interest of the schools. Details are shown in the table below:

No.	Schools	Amount GH¢
1	Assin State College	3,217.00
2	Winneba Senior High School	14,989.05
3	Adankwaman Senior High School	4,690.00
	Total	22,896.05

291. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions. The practice could increase the risk of misappropriation of funds and abuse of fuel usage.

292. 193. We could therefore not confirm whether the fuels purchased were actually used in the interest of the schools or not.

293. We therefore recommended that the Drivers and Accountants of the respective schools should jointly refund the GH¢22,896.05.

Procurement of Customized School vest not issued to students - GH¢120,000.00

294. Section 7 of the Public Financial Management Act, 2016 (Act 921) states among others that a Principal Spending Officer of a covered entity shall ensure the regularity and proper use of money appropriated in that covered entity.

295. Review of inventory at Aggrey Memorial School indicated that management in January 2017 procured 4000 pieces of customized school vests valued at GH¢120,000.00 for first and second year students but had not been distributed to the students leaving them in the store. Management has however, made a part-payment of GH¢106,908.71 leaving a balance of GH¢13,091.29 to be paid to the supplier.

296. Management indicated that this was as a result of government’s directive at the beginning of 2017/18 academic year that no Headmaster should sell any item to Free Senior High School (FSHS) students.

297. The vests will deteriorate if they are not sold to the students and would eventually lead to loss of funds which could otherwise have been utilised in procuring teaching and learning materials.

298. We recommended to the Management of the school to appeal to parents through the Parents Teacher Association to purchase the vests for their wards to help management recoup the funds invested to be used for other equally important teaching and learning materials.

Procurement of items not captured in the Procurement Plan for 2018 - GH¢99,633.00

299. Section 21 of the Public Procurement Act 2003, (Act 663) as amended in 2016 (Act 914) state “A procurement entity shall prepare a procurement plan to support its approved programme and the plan shall indicate contract packages, estimated cost for each package, the procurement method and processing steps and times”.

300. Contrary to the above, our review of procurement processes of two Schools revealed an amount of GH¢99,633.00 was used to procure various items which were not captured in their 2018 Procurement Plan. Managements of these institutions also failed to request for at least three quotations from suppliers as required by the Public Procurement Act 2016 (Act 914) when they made purchases. Details are provided below.

No.	Schools	No. of PV's	Items purchased	Amount (GH¢)
1	Jukwa SHTS	17	Stationery, Electricals, Building Materials, etc.	72,633.00
2	Assin Manso SHS	3	Computers, refrigerators, etc.	27,000.00
Total		20		99,633.00

301. The lapse was due to Managements' disregard for the provisions of the Public Procurement Act.

302. The lapse has resulted in the misapplication of funds meant for payment for very important teaching and learning materials.

303. We recommended to managements of these schools to ensure that procurements are supported by budgetary allocations to prevent misapplication of funds and budget overruns.

Uniforms paid for but not supplied - GH¢4,500.00

304. Regulation 39 of the Financial Administration Regulation (FAR), 2004, (L.I. 1802) states the head of department shall control the disbursements of funds and ensure that transactions are properly authenticated to show that amounts are due and payable.

305. Our examination of stores records at the Eguafo Abrem Senior High School disclosed that management paid GH¢11,565.00 to M/s Natex Standard Enterprise for the supply of 257 pieces of outing dress for girls. We however noted from the stores records that only 157 pieces were supplied and received into stores instead of the 257 pieces contracted and paid for. This resulted in an unsupplied quantity of 100 pieces valued at GH¢4,500.00.

306. The cause of the anomaly was attributed to poor supervision by management and weak internal controls checks at the stores.

307. The anomaly resulted in the payment of GH¢4,500.00 for 100 pieces of uniforms which were not supplied.

308. We therefore recommended that the accountant should refund the GH¢4,500.00 for goods paid for but not supplied.

Library text books not accounted for

309. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires that a spending officer of a covered entity, state owned enterprise or public corporation shall be responsible for the assets of the institution under the

care of the principal spending officer and shall ensure that proper control systems exist for the custody and management of the assets.

310. Our audit disclosed that 371 students from three (3) Schools borrowed 371 text books but failed to return them after completing school. Details are provided below:

No.	Schools	No. of Text Books	No. of Students
1	Ekumfi T.I. Ahmmadiyya SHS	332	332
2	Wesley Girls High School	17	17
3	Asuansi Technical Institute	22	22
	Total	371	371

311. The storekeeper's failure to ensure that books borrowed by students were properly accounted for resulted in the infraction. The infraction denied other students the use of the text books.

312. To ensure that others benefitted from the use of the books, we recommended to managements of the schools to retrieve the borrowed text books from the defaulting students or charge them with the value of the books.

CONTRACT IRREGULARITIES

Award of Contract above Head of Entity threshold - GH¢175,065.00

313. Section 17(2c) of the Public Procurement Act, 2003, Act 663 requires procurement entities to refer to the appropriate Tender Review Board for approval, any procurement above its approved threshold, taking into consideration the fact that approval above the Entity Committee is a one stop only approval.

314. Schedule II (1C1) of the Public Procurement (Amendment) Act, 2016 (Act 914) established a threshold for approval for the various authorities engaged in procurement activities. For goods, a head of entity under category E is allowed to procure up to GH¢30,000.00. Entity Tender Committee is allowed to procure between GH¢30,000.00 to GH¢200,000.00 as far as goods are concerned while Central Tender Review Committee is allowed to procure above GH¢200,000.00.

315. We noted during the audit that the Head of Winneba Senior High School awarded contracts of GH¢175,065.00 which was above the allowable threshold for Heads of Entities without referring it to Entity Tender Committee.

316. We attributed the lapse to failure of management to take cognizance of the provisions of Act 914, as well as management disregard for controls and procedures.

317. This could make the procurement processes uncompetitive and non-transparent and thereby depriving the schools from obtaining value for money in the procurement.

318. We recommended to management of the school to ensure that all future procurements that are above the threshold of the Head of the school are referred to the appropriate authority for approval. We again recommended appropriate sanctions against the Head of the Institution in accordance with section 51 of the Public Procurement (Amendment) Act 2016, (Act 914).

Award of contract without valid documents - GH¢35,500.00

319. Section 22 of the Public Procurement Act, 2003 (Act 663) as amended by the Public Procurement (Amendment) Act, 2016 (Act 914) requires a procurement entity to evaluate the qualification of candidates in accordance with the criteria and procedures set out in the qualification or pre-selection documents.

320. Senya Senior High School awarded a contract of GH¢35,500 to Almaxco Books Ltd for the supply of textbooks, but the Supplier submitted expired Tax and SSNIT Clearance Certificates disqualifying them from the award of the contract. Details are provided below:

PV No. & Date	Date of Tax Clearance Certificate	Date of SSNIT Clearance Certificate	Deadline for Tender Submission & Opening	Gross Amount GH¢
01/05/18 of 2/5/18	November 2017	16 September 2016	Friday 15 th December, 2017	35,500.00

321. The anomaly occurred as a result of the failure of the Tender Committee and the Evaluation Panel to properly scrutinize the documents submitted by suppliers.

322. This practice leads to the award of contract to unqualified Suppliers and Contractors where value for money will not be achieved.

323. We recommended to management to ensure future procurements are in accordance with the provisions of the PPA to avoid dealing with unqualified suppliers so that value for money will be obtained.

Payment without Certificate of work done - GH¢14,813.00

324. Regulation 39 of FAR 2004, (LI. 1802) states “a head of department shall ensure that moneys are utilized in the manner that secures both optimum value for money and the intention of parliament.”

325. Our audit of Wesley Girls High School revealed that two (2) payments were made for fumigation exercise done by Quality Control Company costing GH¢14,813.00. However they were not certified by the Technical /Estate officer before payments were made.

Date	PV No.	Payee	Details	Amount GH¢
17/10/18	1/10/18	Quality Control company (COCOBOD)	Fumigation exercise done by quality control company	7,500.00
30/11/18	-	COCOBOD	Fumigation exercise done by COCOBOD	7,313.00
			TOTAL	14,813.00

326. The Headmistress attributed the lapse to the absence of schedule officers for development and estate departments to certify the works.

327. In our view, any competent senior officer could have been assigned that responsibility or the Municipal Environmental Officer assigned responsibility to supervise and certify the work done.

328. The absence of internal control measures could result in the school paying for unsatisfactory works.

329. We recommended that the spending and paying officers should ensure certification is given for works satisfactorily done and the certificates attached to the related vouchers, failing which the amount should be refunded by the Headmistress and Accountant.

PAYROLL IRREGULARITIES

Unearned Salary - GH¢120,859.07

330. Regulation 297 of the Financial Administration Regulations 2004 states a head of department shall cause the immediate stoppage of payment of salary to a public servant when that servant has vacated post.

331. We noted during review of payroll of eight schools that 16 separated staff who either vacated post or retired from the schools were paid salaries for the months which they were separated. Details are shown below.

No.	Schools	No. of Staff	Period	Unearned Salary (GH¢)
1	Adisadel College	2	4 - 5 Months	26,027.68
2	Assin Manso SHS	2	2 - 6 Months	25,676.40
3	Jukwa SHTS	3	2 - 6 Months	18,450.48
4	Assin Nsuta SHS	1	1 Month	6,891.87
5	Aburaman SHS	1	1 Month	1,907.70
6	Apam SHS	2	9 - 10 Months	5,632.71
7	Bisease SHS	4	3- 24 months	23,487.44
8	Nyankumasi Ahenkuro SHS	3	10 Months	12,784.79
	Total	16		120,859.07

332. The cause for the payment of the unearned salary was attributed to managements' failure to notify Controller and Accountant General for the

deletion of the names and also inability to inform their bankers to stop payments of the unearned salary.

333. We recommended to managements of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be recovered from the Heads and Accountants of the institutions.

TAX IRREGULARITIES

Failure to obtain VAT invoice - GH¢7,784.96

334. Regulation 183 of the Financial Administration Regulations (FAR), 2004, (L.I. 1802) states a department shall procure government stores from only Value Added Tax (VAT) registered persons or entities and any department that require an exemption for any specific case shall apply to the Minister with the necessary justification.

335. Our audit at three Senior High Schools disclosed that managements purchased goods worth GH¢259,498.62 without obtaining VAT receipts from the vendors resulting in loss of VAT revenue of GH¢7,784.96 to Ghana Revenue Authority. Details provided below.

No.	Schools	No. of PV's	Amount GH¢	Tax GH¢
1	Brakwa SHTS	30	56,267.50	1,688.03
2	Ekumfi T.I. Ahmmadiyya SHS	8	30,431.92	912.94
3	Mando SHS	8	172,799.20	5,183.99
	Total	46	259,498.62	7,784.96

336. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the accounts section.

337. We recommended that managements of the various institutions should recover the VAT component of GH¢7,784.96 from the respective accountants and pay same to GRA, and also to adhere strictly to the provisions of the VAT law to avoid loss of funds to the state.

Unremitted withholding taxes - GH¢74,320.48

338. Section 117 of the Income Tax Act, 2015 (Act 896) requires that, a head of department shall deduct withholding tax from payment for supplies and services rendered by suppliers and remit to the Commissioner- General of tax or his representative fifteen (15) days of the ensuing month.

339. Our audit disclosed that, Seven (7) Senior High Schools failed to remit withheld taxes of GH¢74,320.48 to the Commissioner-General of Ghana Revenue Authority contrary to the above. Details are provided below:

No.	Schools	Unremitted Tax (GH¢)
1	Cape Coast School for the Deaf and Blind	6,263.16
2	Twifo Praso SHS	13,354.46
3	Sidiqqe SHS	1,483.54
4	Komenda College of Education	13,792.36
5	Eguafo-Abrem SHS	27,387.44
6	Komenda SHTS	6,328.96
7	Nyankumasi Ahenkuro	5,710.56
	Total	74,320.48

340. The cause of the nonpayment was attributed to poor supervision by management and weak internal controls at the accounts section thereby denying the state access to the tax revenue.

341. We recommended that, managements of these institutions should remit the tax of GH¢74,320.48 to the Ghana Revenue Authority and surcharge the accountant for any penalty associated with the delay.

OTHERS

Encroachment of School Land

342. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires a spending officer of a covered entity, state owned enterprise or public corporation shall be responsible for the assets of the institution under the care

of the principal spending officer and shall ensure that proper control systems exist for the custody and management of the assets.

343. Our review of the assets management of Adankwaman Senior High School revealed that portions of the school's land located at Assin Damang and its environs had been encroached upon by private developers. We further noted that the school did not have title deed to the land.

344. The encroachment of the land was attributed to inability of the management to secure the land by obtaining the title deeds and construction of fence wall.

345. We recommended to management of the school to obtain legal title to the land and take appropriate measures to reclaim the encroached lands. Management should also construct a fence wall to protect the property.

EASTERN REGION

Introduction

346. Eastern Regional Audit office was responsible for the audit of 107 Pre-University Educational Institutions during the 2018 financial year. These are categorized as follows:

No.	Type of Institution	Number
1	Senior High Schools	69
2	Senior High Technical Schools	16
3	Senior High Commercial School	2
4	Agriculture Senior High School	2
5	Colleges of Education	5
6	Technical Institutions	5
7	Special Schools	5
8	Vocational/Technical Schools	2
	Total	106

Summary of significant findings and recommendations

347. Managements of four institutions paid GH¢88,917.65 on 28 separate vouchers without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

348. Sixty five members of staff from five schools were indebted to their respective schools to the tune of GH¢37,123.00 in respect of rent and advances. We recommended that their managements should adopt measures including deductions from salaries and allowances to recover the rent and advances in arrears.

349. Management of St. Paul Senior High School – Asakraka between January and June 2018, paid a total amount of GH¢71,980.00 instead of GH¢61,940.00 to four suppliers for goods supplied resulting in an over payment of GH¢10,040.00. Also management of SDA college of Education Koforidua-Asokore paid GH¢48,000.00 to 252. Akosombo Textiles Ltd for the supply

300 pieces of school cloth but the company delivered only 207 pieces valued at GH¢33,120.00 leaving a balance of 93 pieces valued at GH¢14,880.00 unsupplied We recommended to management to recover the overpaid amounts from the suppliers.

350. Management of Kade Senior High Technical School could not produce for verification 24 laptop computers comprising (23) RLG brands and a Dell 13 located at the ICT Unit. We recommended that the missing 23 laptops should be reported to the police for investigation and possible prosecution of the culprits. Management should also fortify the ICT lab to strengthen security at the school.

351. Management of Kade Senior High/Technical School paid GH¢27,100.00 and GH¢29,400.00 totaling GH¢56,500.00 to JEP Ventures and to Adom Ventures for fumigation of the school and dislodgement of toilet respectively. Meanwhile, there was no evidence of work done or certificate of work issued to justify the payments made. We recommended that the Headmaster and the Accountant should refund the amount of GH¢56,500.00 paid for work not done.

352. Five members of staff from five Institutions who separated from their respective institutions between January and October 2018 were paid a total unearned salary of GH¢38,043.71. We recommended to managements of the institutions to recover the unearned salaries from the separated staff, failure of which the amounts should be recovered from the Heads and Accountants of the institutions.

353. Management of SDA College of Education withheld a total tax of GH¢15,299.94 from 33 companies who rendered services to the school but failed to remit same to the Ghana Revenue Authority. We recommended that management should remit Ghana Revenue Authority with GH¢15,299.94 and sanction the Accountant.

FINANCIAL REPORTING

Annual Estimates

354. We noted that the Pre-University Educational Institutions in the Region failed to prepare estimates for approval by their Board of Governors contrary to Part II of the Financial Accounting Instructions for Schools.

355. We urged managements of the various schools to ensure that Annual Estimates are prepared and approved by their Boards of Governors before they begin their operations to facilitate judicious use of resources.

State of Accounts

356. During the year under review 105, out of 106 institutions submitted their annual financial statements for our validation and certification. Only SDA College of Education did not submit its financial statements.

357. We recommended to management of the College to submit the financial statement for validation to enhance compliance.

Operational results

358. Government Grants, Boarding fees, subsidies and other miscellaneous income constituted the main sources of income for the institutions. While the total income received by the 105 institutions was GH¢400,279,215.24, expenditure was GH¢395,524,419.04 resulting in an overall surplus of GH¢4,754,796.20 which was transferred to their income surplus accounts. The breakdown is provided below.

No.	Account	Income GH¢	Expenditure GH¢	Surplus/(Deficit) GH¢
1	General/GOG	228,886,469.47	228,892,694.48	(6,225.01)
2	Boarding/IGF	112,188,350.69	125,544,032.71	(13,335,682.02)
3	Miscellaneous/Others	23,938,938.33	9,306,198.47	14,632,739.86
4	GETFUND/Donor Fund	35,265,456.75	31,781,493.38	3,483,963.37
	Total	400,279,215.24	395,524,419.04	4,754,796.20

Debtors- GH¢22,885,996.09

359. Indebtedness of students, staff and other debtors to the various educational institutions amounted to GH¢22,885,996.09 as at 31 December 2018. The breakdown is provided below and details attached as Appendix 'D4'.

No.	Type of Debtor	Amount GH¢	Percentage (%)
1	Student Debtors	22,599,799.58	98.74
2	Staff debtors	278,373.66	1.22
3	Other debtors	7,822.85	0.03
	Total	22,885,996.09	100.00

360. We recommended to managements of the institutions to institute effective measures aimed at improving payment of fees and other debt collection in accordance with Part II instruction 2 of the Financial Accounting instructions.

Creditors- GH¢19,093,439.58

361. As at 31 December 2018, the institutions' indebtedness to suppliers, students and other creditors was GH¢19,093,439.58. The table below provides the breakdown and details attached as Appendix 'E4'.

No.	Type of creditor	Amount GH¢	Percentage (%)
1	Student Creditors	1,695,741.34	8.88
2	Sundry Creditors	17,397,698.24	91.1
	Total	19,093,439.58	100.00

362. We recommended to heads of institutions to ensure that all their obligations are settled on time as required under Part 1 Section 2(m) of the Financial and Accounting Instructions in order to maintain the credibility of the institutions.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported payments- GH¢88,917.65

363. Regulation 39 of the Financial Administration Regulation (FAR) requires all heads of accounts section to control the disbursement of funds and ensure that transactions are properly authenticated to show that the amounts are due and payable.

364. Our Audit disclosed that four institutions made 28 payments totalling GH¢88,917.65 without providing the necessary supporting documents such as receipts, invoices and statements of claims to authenticate the transactions. The details are provided below:

No	Institution	No of PVs	Amount GH¢
1.	SDA College of Education	3	12,950.00
2.	Akro Senior/ Tech. School	3	13,540.00
3.	Abetifi Technical Institute	21	43,178.65
4.	Maame Krobo Comm. Snr. High Sch.	1	19,249.00
	Total	28	88,917.65

365. The cause of the anomaly was attributed to poor documentations and weak internal controls over the processing of payment vouchers at the institutions.

366. The practice undermined transparency and accountability which did not provide reasonable assurance that the payees actually received the monies paid.

367. We recommended that the Heads of the institutions and their accountants should refund the amounts to the schools' accounts.

Unrecovered Rent and Staff Advances - GH¢37,123.00

368. Regulation 23 of the FAR, 2004, states that except as otherwise provided in any other enactment, the collection of public and trust moneys shall be the

responsibility of the head of the department, who shall appoint supervising collectors for each area where the collection is required.

369. Our examination of staff debtor's ledger disclosed that 65 members of staff from five schools owed the various institutions GH¢37,125.00 representing rent and staff advances. Details are shown in the table below:

No	Name of Institution	No. of Staff	Advance	Rent
1	Attafuah Senior High/Technical Sch.	26	8,448.00	
2	Asesewa Senior High School	10	7,395.00	
3	Abetifi College of Education	-	3,500.00	
4	Yilo Krobo Senior High School	16		4240.00
5	SDA College of Education, Koforidua-Asokore	13		13,540.00
	Total	65	19,343.00	17,780.00

370. We noted that the anomaly occurred because schedule officers responsible for the collection of rents and advances did not pursue the defaulters vigorously to ensure compliance with the payment terms.

371. Non-payment of rents and advances from beneficiaries deprived the institutions of the necessary funds for the maintenance of the bungalows of the various schools, and also denied others from benefiting from the facility.

372. We recommended that managements should adopt measures including deductions from salaries and allowances to recover the rent and advances in arrears.

PROCUREMENT AND STORES IRREGULARITIES

Payment for items not supplied - GH¢24,920.00

373. Regulation 39 of the Financial Administration Regulation (FAR), 2004, (L.I. 1802) states the head of department shall control the disbursements of funds and ensure that transactions are properly authenticated to show that amounts are due and payable.

374. Our examination of store records disclosed that management of St. Paul Senior High School – Asakraka between January and June 2018, paid a total amount of GH¢71,980.00 to four suppliers instead of GH¢61,940.00 for goods supplied resulting in an over payment of GH¢10,040.00.

375. Management of SDA College of Education Koforidua-Asokore, on 2/2/18 paid GH¢48,000.00 to Akosombo Textiles Ltd for the supply of 6 bales (300 pieces) of school cloth, but the company supplied only 4.50 bales (207 pieces) valued at GH¢33,120.00 leaving an outstanding balance of 1.5 bales (93 pieces) valued at GH¢14,880.00 not supplied.

376. The infraction occurred because Heads and Accountants of the two institutions failed to scrutinise invoices submitted by suppliers, stores records and other payment documentations before making payments for the goods supplied.

377. The overpaid amounts denied the institutions of revenue to undertake other projects.

378. We recommended to managements of the two institutions to recover the overpaid amounts and ensure the delivery of the rest of the cloths, failure of which the respective Heads and Accountants should refund the amounts.

Stolen/ Unpresented Laptops/Equipment

379. Regulation 2 of the FAR, 2004 (LI 1802) states that it is the duty of a head of department to preserve in good order and secure the economic use of equipment and stores of the department.

380. Our physical inspection of assets at Kade Senior High Technical School disclosed that 24 laptop computers comprising 23 RLG brands located at the ICT Unit and a Dell 13 which were donated by the Students Representative Council (SRC), could not be produced for audit. Available records however showed that the Dell 13 Laptop was allegedly stolen and the case was reported to the police for investigation.

381. Furthermore, the Headmistress of St Francis Senior High Technical School, failed to report the theft of 26 mini laptops to the police for investigation and possible prosecution because management decided to investigate the matter internally.

382. Managements' failure to properly safeguard the entire Computer Laboratory by the provision of burglar proofs and well secured door locks contributed to the break in.

383. We recommended that the missing 26 laptops should be reported to the police for investigation and possible prosecution of the culprits. Management should also fortify the ICT lab to strengthen security at the school. Meanwhile, the Head of Kade Senior High Technical School should provide the other 23 laptops for audit.

CONTRACT IRREGULARITIES

Payments for Work Not Done-GH¢56,500.00

384. Regulation 39 of the FAR 2004 states the head of accounts section of a department shall control the disbursement of funds and ensure that the transactions are properly authenticated to show the amounts are due and payable

385. Management of Kade Senior High/Technical School paid GH¢27,100.00 and GH¢29,400.00 totaling GH¢56,500.00 to JEP Ventures and Adom Ventures for fumigation of the school and dislodgement of toilet respectively. Meanwhile, there was no evidence of work done nor certificate of work issued to justify the payments made.

386. The lapse was attributed to the failure of the Headmaster to ensure that the alleged works were done and independently verified before payment was effected to obtain value for money.

387. We recommended that the Headmaster and the Accountant should refund the amount of GH¢56,500.00 paid for work not done.

PAYROLL IRREGULARITIES

Unearned salary -GH¢38,043.71

388. Regulation 297 of the Financial Administration Regulations 2004 states a head of department shall cause the immediate stoppage of payment of salary to a public servant when that servant has vacated post.

389. Contrary to the above, our audit of five Institutions disclosed that five members of staff who separated from their respective institutions between January and October 2018 were paid a total unearned salary of GH¢38,043.71 as shown in the table below.

No	Name of Schools	Staff Name	Period	Amount GH¢
1.	Aburi Girls Snr. High Sch.	Ms. Sefakor Kponor	Jan, Sept.- Dec 18	21,126.72
2.	Nifa Senior High School	Hayford Yirenkyi	Sept.-Oct 2018	4,370.00
3.	Presbyterian College of Edu.	Boakye Kenneth	Sept.-Oct 2018	5,818.25
4.	Akim Asafo Snr. High School	Sampson K. Ofoko	May-Oct 2018	4,659.12
5.	Akro Senior High Technical	Gordon B. Akomeah	Dec 2017	2,069.62
	Total			38,043.71

390. The lapse occurred because Heads and salary validators of the two institutions delayed in informing the bankers of the separated staff and Controller and Accountant General's Department to stop the payment of salaries to them.

391. We recommended to managements of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be refunded by the Heads and Salary Validators of the institutions.

TAX IRREGULARITIES

Unremitted Taxes GH¢15,299.94

392. Section 117 of the Income Tax Act 896 states that a withholding agent shall pay to the Commissioner-General within fifteen days after the end of each calendar month a tax that has been withheld in accordance with this Division during the month.

393. Our review disclosed that management of SDA College of Education withheld a total tax of GH¢15,299.94 from 33 companies who rendered services to the school but failed to remit same to the Ghana Revenue Authority

394. The lapse was due to Management's disregard for the GRA laws which govern the payment of taxes.

395. We therefore recommended to management to ensure compliance with Tax Laws and remit the withheld tax amount of GH¢15,299.94 to the Ghana Revenue Authority without further delays.

GREATER ACCRA REGION

Introduction

396. The number of Pre-University Education Institutions which operated in the public system in the Greater Accra Region during the 2018 financial year was 55. The Institutions were in the following categories.

No.	Type of Institution	Number
1.	Senior High Schools	36
2.	Senior High Technical Schools	8
3.	College of Education	2
4.	Technical Institutes	6
5.	Special Schools	3
	Total	55

Summary of significant findings and recommendations

397. Managements of four institutions made 43 payments totalling GH¢71,744.53 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the Heads of the institutions and their Accountants should refund the respective amounts to the schools' accounts.

398. Managements of four (4) Schools paid a total amount of GH¢63,475.34 to the Regional Director of Economic and Organised Crime Office (EOCO), Tema, Mr. Emmanuel Elliott Danful without obtaining acknowledgement receipt to authenticate the payment. We therefore recommended that the Ministry of Education should recover the amount of GH¢63,475.34 from EOCO and transfer same into the Scholarship Secretariat's accounts.

399. Management of Accra Academy granted 23 members of staff a total advance of GH¢24,630.60 which were not recovered. We recommended that management should recover the amount from the beneficiaries.

400. Ms Grace Agbene, Former Principal Accountant of Presbyterian Senior High School, Osu misappropriated a total amount of GH¢22,634.00 meant for fumigation, purchase of steel chairs and tables and SEIP scholarship to

students. We recommended to management to take legal action to recover the amount of GH¢22,634.00 from the former Principal Accountant Ms. Grace Agbene with interest.

401. Management of Labone Senior High School charged students for WASSCE examinations in excess of the approved rate to the tune of GH¢83,350.00 contrary to the Ghana Education Service (GES) directives. We urged the Headmistress, Mrs. Cynthia Obuo-Nti, to refund the sum of GH¢83,350.00 to the students.

402. Ms Sarah Gyimah, former Accountant of Kwabenya Community Senior High School between January and March 2018 collected a total amount of GH¢11,750.00 as school fees but paid GH¢10,033.00 into the school's accounts leaving GH¢1,717.00 not accounted for. We therefore recommended that management should recover GH¢1,717.00 from Ms Sarah Gyimah, former Accountant and also sanction her for misconduct.

403. Forty one occupants of bungalows in four different schools owed rents totaling - GH¢68,245.96. We recommended that managements should adopt measures including deductions from salaries and allowances to recover the rents.

404. Our review of eight Institutions' procurement documents disclosed that procurement totaling GH¢351,154.67 were made without competitive price quotations from other suppliers neither did they obtain approval from the Public Procurement Authority for sole sourcing. We recommended to management to comply with all laws and regulation pertaining to procurement in future transactions. We further recommended appropriate sanctions to be taken against Heads and Accountants under Section 51 of Act 914 for non-adherence to the Procurement law.

405. Management of four schools paid a total unearned salary of GH¢24,709.60 to eight separated staff who either vacated post or retired from the institutions. We recommended to management of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be recovered from the Heads and Accountants of the institutions.

406. Managements of two schools made payments to suppliers and service providers without deducting the required withholding tax of GH¢1,484.28, and again withheld an amount of GH¢ 2,106.47 on other transactions without remitting same to GRA. We therefore recommended to the managements to ensure compliance with rules and regulations that underpin the effective conduct of public financial business and further recommended the refund of the unremitted tax of GH¢2,106.47. Meanwhile the Heads and the Accountants should personally refund the tax not deducted to Ghana Revenue Authority and later recover same from the affected suppliers.

407. Managements of three Senior High Schools made procurement of GH288,726.17 for goods and services from non-VAT registered entities, thereby avoiding the payment of VAT component of GH¢12,259.52. We recommended to the Heads of the institutions to pay the VAT component of GH¢12,259.52 to GRA.

408. Seventy six suppliers issued fake VAT invoices and TINs on VAT invoices amounting to GH¢13,959.73 for the supply of goods and services worth GH¢243,659.57 to two institutions. We recommended that the Heads and Accountants of these schools should immediately call the suppliers to produce evidence of VAT paid to GRA or recover the VAT of GH¢13,959.73 from the suppliers. We recommended that, the Heads and Accountants of these Schools should immediately call on the suppliers to produce evidence of remittances of VAT paid to GRA or recover the VAT of GH¢13,959.73 from the suppliers.

FINANCIAL REPORTING

Estimates

409. The Institutions prepared and forwarded their revenue and expenditure estimates to the Regional Director of Education for inclusion in the 2018 budget of Ghana Education Service. However, estimates for their internally generated and other funds were not approved by their Board of Governors contrary to Part V of the Financial and Accounting Instruction for Schools and Colleges.

State of the accounts

410. During the year under review, 40 out of 55 Institutions complied with Section 80 of Public Financial Management Act, 2016 (Act 921) by preparing and submitting their financial statements for 2018 within two months after the end of the year for validation. This is a reduction over the previous year's performance where 43 Institutions prepared and submitted their financial statements for validation and certification. The list of defaulting Institutions are attached as Appendix 'C'.

411. We recommended that managements of the defaulting institutions should comply with the Act.

Operational results

412. Government Grants, Boarding fees, Subsidies, Donations and Miscellaneous Income constituted the main source of income for the institutions. The total income received by the 40 Institutions whose financial statements were validated amounted to GH¢169,186,808.89 while their corresponding expenditure was GH¢168,978,211.76. The financial year therefore recorded an overall surplus of GH¢208,597.13 as shown in the table below.

No		Income GH¢	Expenditure GH¢	Surplus/(Deficit) GH¢
1	Government Grant	106,906,817.75	106,906,817.75	-
2	User fee/ Boarding	33,279,076.39	35,780,537.91	(2,501,461.52)
3	Free SHS	12,763,500.26	10,814,267.37	1,949,232.89
4	Government Subsidy	9,285,859.05	8,569,765.24	716,093.81
5	Donation/Other	6,951,555.44	6,906,823.49	44,731.95
	Total	169,186,808.89	168,978,211.76	208,597.13

Debtors- GH¢3,839,557.31

413. As at 31 December, 2018, total debtors figure of GH¢3,839,557.31 was recorded by the 40 Institutions whose financial statements were validated. The breakdown is shown in the table below with details provided in Appendix 'D5' to this report.

No	Types of Debtors	Amount GH¢	Percentage
1	Staff	98,600.15	2.57
2	Students	3,482,903.40	90.71
3	Others	258,053.76	6.72
	Total	3,839,557.31	100.00

414. We recommended that the managements of the institutions should institute effective measures to recover all debts owed in compliance with Part 1, Section 2(m) of the FAI.

Creditors- GH¢3,514,262.50

415. The total creditors figure of GH¢3,514,262.50 as at 31December, 2018 was 31 Institutions' commitments to suppliers, students and other creditors. The breakdown is shown in the table below with details provided in Appendix 'E5' to this report.

No	Types of Creditors	Amount GH¢	Percentage
1	Suppliers	1,902,039.98	54.12
2	Students	469,837.94	13.37
3	Others	1,142,384.58	32.51
	Total	3,514,262.50	100.00

416. We recommended to managements of the Institutions to settle their commitments to their creditors to salvage their credibility.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported payments - GH¢71,744.53

417. Regulation 39 of the Financial Administration Regulation requires allheads of accounts section to control the disbursement of funds and ensure that transactions are properly authenticated to show that the amounts are due and payable.

418. Our audit disclosed that four institutions made 43 payments totalling GH¢71,744.53 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. The details are provided below:

No.	Institutions	No of PVs	Amount (GH¢)
1.	Odorgonno Senior High School, Awoshie	10	32,333.25
2.	Accra Academy	7	4,820.40
3.	Accra Girls' Senior High School	22	29,593.88
4.	Kaneshie Senior High Tech. School	4	4,997.00
	Total	43	71,744.53

419. The cause of the anomaly was attributed to poor documentations by management and weak internal controls at the institutions.

420. The practice undermined transparency and accountability which did not provide reasonable assurance that the payees actually received the monies paid.

421. We recommended that the Heads of the institutions and their Accountants should refund the respective amounts to the schools' accounts

Unclaimed Scholarship Grants Paid to EOCO instead of Scholarship Secretariat - GH¢63,475.34

422. Regulation 45 of the Financial Administration Regulations, 2004 (L. I. 1802) stipulates that "If any expenditure is made in excess of the amounts actually due, the overpayment shall be recovered immediately and paid into the account from which it was originally paid and the officer concerned shall report the circumstances immediately to the head of department or the appropriate authority".

423. Our audit of four schools disclosed that the Regional Director of Economic and Organised Crime Office (EOCO), Tema, Mr. Emmanuel Elliott Danful, in a letter referenced EOCO/TR/OPS/18-VOL.5/37 and dated 27 June

2018, requested the four (4) Schools to pay a total amount of GH¢63,475.34 being unclaimed scholarship grants for the academic years 2012/2013; 2013/2014 and 2015/2016 into EOCO Account Number 1071130000480 with GCB Bank Tema Main Branch to which the schools complied. Details are below.

No	Institution	Amount GH¢
1	Osudoku Senior High School	16,620.10
2	Ada Senior High Technical School	15,435.92
3	Ada Senior High School	23230.42
4	Ningo Senior High Technical School	8,188.90
	Total	63,475.34

424. Our further checks from the schools' records disclosed that no acknowledgement receipts were issued by EOCO after the transfers had been effected. Meanwhile the source of the funds transferred was from Scholarship Secretariat and not EOCO, hence, there was no justification for EOCO to receive the money.

425. We therefore recommended that the Ministry of Education should recover the amount of GH¢63,475.34 from EOCO and transfer same into the Scholarship Secretariat's accounts.

Loans/Advances - GH¢24,630.60

426. Regulation 110 of the FAR 2004 (LI. 1802) stipulates that, a head of department or the officer to whom the duties of the head of department have been delegated shall ensure that advances granted are fully recovered in accordance with the appropriate agreement

427. Our review of staff advances ledger at Accra College of Education disclosed that 23 members of staff defaulted in the payment of GH¢24,630.60 granted to them as salary advances by management.

428. The delay in the repayment was due to Accountant's inability to put in appropriate measures to recover the salary advances granted.

429. Non recovery of the advances could deny other staff from benefitting from the fund.

430. We recommended that management should recover the amount from the beneficiaries and further institute measures to strengthen the rate of recovery of all future advances.

Misappropriation of funds- GH¢22,634.00

431. Section 96 of Public Financial Management Act, 2016 (Act 921) states that a person, acting in an office or employment connected with the procurement or control of government stores, or the collection, management or disbursement of an amount in respect of public fund or a public trust who is responsible for any improper payment of public funds or payments of moneys that is not duly verified in line with existing procedures commits an offence.

432. Our review of Osu Presbyterian Senior High School's Board of Governors minutes of a meeting held on 18th October, 2017 disclosed that Ms Grace Agbene -Former Principal Accountant misappropriated a total amount of GH¢22,634.00 meant for fumigation, purchase of steel chairs and tables and SEIP scholarship to students.

433. Management however reported the matter to EOCO but there was no evidence of refund from the former Principal Accountant.

434. The cause of the anomaly was attributed to poor supervision by the former Head of Accounts and weak internal checks at the school.

435. We recommended to management to take legal action to recover the amount of GH¢22,634.00 from the former Principal Accountant, Ms. Grace Agbene with interest.

Charging of WASSCE Registration Fees in excess of approved rate- GH¢83,350.00

436. The West African Examination Council per letter, Ref: A/EC/TAD/SCH./VOL.III/29 and dated 24th July, 2018 outlined the approved examination fee for 2019 WASSCE candidates.

437. We however noted that management of Labone Senior High School charged students GH¢83,350.00 for WASSCE examinations in excess of the approved rate contrary to the Ghana Education Service (GES) directives.

438. This amounted to collecting unapproved fees from parents of students of the school.

439. We recommended to the Headmistress, Mrs. Cynthia Obuo-Nti, to refund the sum of GH¢83,350.00 to the students without delay.

440. Management explained the excess charge was initiated by CHASS and approved by the GES to cater for students' practical examinations, passport pictures, photo album and other administrative charges towards WASSCE registration and examinations. However, no documents were provided to the Audit Team to substantiate the assertion. Hence, our recommendation that Mrs. Cynthia Otuo-Nti should refund the amount of GH¢83,350.00.

Revenue not accounted for - GH¢1,717.00

441. Regulation 22 of Financial Administration Regulations, 2004, (L.I.1802) directs that all public moneys collected shall be paid in gross into the Public Funds Accounts and no disbursement shall be made from the moneys collected except as provided by an enactment.

442. Our audit of Kwabenya Community Senior High School disclosed that Ms Sarah Gyimah, former Accountant between January and March 2018 collected a total amount of GH¢11,750.00 as school fees but paid only GH¢10,033.00 into the school's accounts leaving GH¢1,717.00 not accounted for.

443. The anomaly was as a result of management's failure to supervise the work of the Accounts officer coupled with weak internal control checks.

444. We therefore recommended that management should recover GH¢1,717.00 from the former Accountant, Ms Sarah Gyimah and also sanction her for misconduct.

Rent defaulters - GH¢68,245.96

445. Regulation 2 of the Financial Administration Regulations, 2004 (LI. 1802) states that the head of government department shall secure the due and proper collection of government revenue collectable by the department within the terms of any enactment or of instructions issued or approved by the Controller and Accountant-General.

446. Our examination of rent registers for four schools disclosed that 41 occupants of bungalows owed rents totaling - GH¢68,245.96 as detailed below.

No.	Name of institution	No of Staff	Amount due GH¢
1	Presbyterian Boys SHS, Legon	25	49,998.46
2	Accra College of Education	8	7,856.50
3	Accra Academy Senior High	6	8,835.00
4.	St Mary's Senior High School	2	1,556.00
	Total	41	68,245.96

447. We noted that schedule officers responsible for the collection of rents did not pursue the defaulters resulting in the anomaly.

448. Non-collection of rents from the occupants as they become due deprived the institutions of the necessary funds for the maintaining the bungalows at the various schools.

449. We recommended that managements should adopt measures including deductions from salaries and allowances to recover all rent in arrears.

PROCUREMENT IRREGULARITIES

Uncompetitive Procurement - GH¢351,154.67

450. Section 20 of the Public Procurement (Amended) Act 2016, (Act 914) states "the procurement entity shall request for quotations from as many suppliers or contractors as practicable, but shall compare quotations from at least three different sources".

451. Contrary to the above provision, eight (8) Institutions procured goods and services totaling GH¢351,154.67 without requesting competitive price quotations from at least three suppliers, neither did they obtain approval from the Public Procurement Authority for single sourcing.

No.	Institution	No. of PVs	Amount GH¢
1.	Ada Senior High Technical School		64,642.92
2.	Ningo Senior High Technical School		84,895.00
3.	Prampram Senior High School	2	7,005.00
4.	Ada College Of Education	7	51,030.00
5.	Odorgornor Senior High School	5	32,555.80
6.	Accra Academy	4	39,294.60
7.	Accra Girls' Senior High School	13	50,330.35
8.	Kaneshie Senior High Tech. School	12	21,401.00
	Total	43	351,154.67

452. We recommended to managements of the institution to comply with all laws and regulations pertaining to procurement in future transactions. We further recommended appropriate sanction under Section 51 of Act 914 against the Heads and Accountants for non-adherence to the Procurement law.

PAYROLL IRREGULARITIES

Unearned salary - GH¢24,709.60

453. Regulation 297 of the Financial Administration Regulations 2004 states a head of department shall cause the immediate stoppage of payment of salary to a public servant when that servant has vacated post.

454. We noted during our review of the payrolls of four schools that eight separated staff who either vacated post or retired from the schools were paid salaries for the months which they were separated. Details are provided below.

No.	Name of Staff	Institutions	Amount (GH¢)
1.	Kweku F. Bans	St. John's Grammar Senior High	4,053.85
2.	Nicholas Dagati Faakang		
3.	Emmanuel Asare	Labone Senior High School	2,297.29
4	Dei Daniel Mensah	Tema Senior High School	7,251.05
5.	Nyaaba Nicholas		2,306.90
6	Peace Puplampu	Odorgonnor Senior High School	2,763.83
7	Jibriel Muntari Yusifu		4,912.68
8	Annie Klu		1,124.00
	Total		24,709.60

455. Payment of the unearned salary was attributed to failure of the managements of the school to promptly notify bankers of the separated staff and Controller and Accountant General's Department for stoppage of their salaries and deletion of their names from the mechanized voucher respectively.

456. We recommended to managements of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be refunded by the Heads and Accountants of the institutions.

TAX IRREGULARITIES

Unremitted/non-deduction of withholding taxes - GH¢3,590.78

457. Section 117 of the Income Tax Act 896 states that a withholding agent shall pay to the Commissioner-General within fifteen days after the end of each calendar month a tax that has been withheld in accordance with this Division during the month.

458. Our review disclosed that managements of two schools made payments to suppliers and service providers without deducting the required withholding tax of GH¢1,484.28. Furthermore, managements withheld an amount of GH¢ 2,106.47 on purchases from suppliers but failed to remit same to GRA contrary to sections 116 and 117 of the Income Tax Act 2015 (Act896) as shown in the table below.

No	Institution	Tax not Deducted (GH¢)	Tax not Remitted (GH¢)	Total (GH¢)
1	Prampram Senior High School	1,484.28	-	1,484.28
2	Ada Coll. Of Education	-	2,106.47	2,106.47
	Total	1,484.28	2,106.47	3,590.75

459. The lapse was due to Management's disregard for the GRA laws which govern the payment of taxes.

460. We recommended to management to ensure compliance with rules and regulations that underpin the effective conduct of public financial business and further recommended the refund of the unremitted tax of GH¢2,106.47. Meanwhile the Heads and the Accountants should personally refund the tax component that was not deducted to Ghana Revenue Authority and later recover same from the affected suppliers.

Purchases from non-VAT entities - GH¢12,259.52

461. Regulation 183 of the Financial Administration Regulations requires that government stores should be procured from only Value Added Tax (VAT) registered persons or entities and any department that requires an exemption for any specific case shall apply to the Minister with the necessary justification.

462. We however noted that, management of three Senior High Schools procured goods and services amounting to GH288,726.17 from non-VAT registered entities, thereby resulting in the non- payment of GH¢12,259.52 as the VAT component.

No.	Institution	Cost of Goods GH¢	VAT GH¢
1	Ada Senior High Technical School	185,055.00	5,551.65
2	Ada Senior High School	78,858.75	2,365.70
3	Kaneshie Senior High Tech. School	24,812.42	4,342.17
	Total	288,726.17	12,259.52

463. The lapse occurred because of non- adherence to the above stated Regulation by managements of the schools. The state had therefore lost tax revenue of GH¢12,259.52.

464. We recommended to the Heads of the institutions to pay the VAT component of GH¢12,259.52 to GRA.

Falsified VAT invoice issued - GH¢13,959.73

465. Section 41 of the Value Added Tax Act, 2013 (Act 870) states A person who (a) issues a false tax invoice or sales receipt, uses a false taxpayer identification number, is in addition to the penalty provided in Section 58 liable to pay a penalty of an amount not more than five hundred currency points or three times the amount of tax involved, whichever is higher.”

466. We noted that two Institutions paid GH¢243,659.57 with a total VAT component of GH¢13,959.73 for the supply of goods and services from 76 suppliers. It was disclosed that the suppliers issued fake VAT invoices and quoted false taxpayer identification numbers (TIN) Details are below.

No	Institution	No of PVs	Amount (GH¢)	VAT charged
1	Presby Senior High School, Osu	42	91,160.27	5,899.80
2	Labone Senior High School	34	152,499.30	8,059.93
	Total	76	243,659.57	13,959.73

467. The lapse was as result of the failure of the Accountants of these Institutions to scrutinize the VAT invoices before making payments.

468. The VAT amount may not be remitted to the Ghana Revenue Authority (GRA) thereby denying the government of the needed revenue for development.

469. We recommended that, the Heads and Accountants of these Schools should immediately call on the suppliers to produce evidence of remittances of VAT paid to GRA or recover the VAT of GH¢13,959.73 from the suppliers.

NORTHERN REGION

Introduction

470. During the year 2018, Northern Regional Audit Office was responsible for the audit of 55 Pre-University Educational Institutions which were categorized as below.

No	Types of institutions	Number
1	Senior High Schools	38
2	Senior High Technical Schools	10
3	Colleges of Educations	5
4	Special Schools	2
	Total	55

Summary of significant findings and recommendations

Cash irregularities

471. Between January and December 2018 four institutions made 27 payments totaling GH¢268,980.40 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

472. The Accountant of Buipe Technical/Vocational Senior High School, Mr. Imoro Adam Abdul-Hussein could not present nine (9) payment vouchers with a total face value of GH¢75,517.74 for audit. We therefore recommended Mr. Imoro Adam Abdul-Hussein should refund the amount of GH¢75,517.74 involved

473. The Headmasters of Buipe Technical/Vocational and Daboya Community Senior High Schools did not retire an imprest amount of GH¢2,160.00 granted to undertake official duties. We therefore recommended that the two officers should refund the amount

474. Management of EP College of Education, Bimbila could not collect an amount of GH¢35,800.00 as rent accruing to 35 members of staff who occupied

the College's bungalows from January, 2017 to December 2019. We recommended that management should sign tenancy agreements with the occupants and further take measures to recover the rent due from them

475. Management of E.P College of Education, Bimbila between 15/05/2015 and 31/03/2018 granted a total amount of GH¢28,758.98 to 48 members of staff as advances but recovered only GH¢9,406.00 leaving an outstanding amount of GH¢19,352.98. We recommended to management to take stringent measures to recover the advances from the defaulting officers.

Procurement and stores irregularities

476. We noted that Bunkpurugu SHS and Buipe Tech./Voc. SHS procured goods totaling GH¢28,870.00 without sourcing for alternative quotations contrary to the PPA. We recommended to the managements of the two schools to comply with the law.

477. Managements of Gambaga College of Education, Sawla SHS and Buipe Tech./Voc. SHS made total payments of GH¢28,702.82 for the purchase of fuel which were not recorded in the respective vehicle log books to confirm whether the fuel allegedly bought was used in the interest of the institutions. We recommended that the Accountants and Transport officers should refund the amount involved.

Contract irregularities

478. The managements of Kpandai Senior High School and E.P. College of Education made payments of GH¢18,952.50 and GH¢10,281.25 to Eduvid Ghana Company Limited and Global Cybernetics Company LTD respectively for the provision of internet related services and the development of websites for the schools. We however noted that the companies failed to provide the services to the two institutions. We recommended to managements of the two institutions to recover the amount from the companies.

Payroll irregularities

479. We noted that two separated staff from Kalpohin SHS and Wulugu SHS were paid a total unearned salaries of GH¢17,352.16. We recommended to Heads of the institutions and salary validators to refund the amount of the

unearned salaries if it could not be recovered from the beneficiaries or their next of kin.

Tax irregularities

480. Managements of Gambaga College of Education and Bunkpurugu SHS withheld GH¢4,935.59 and GH¢1,529.43 respectively as withholding tax from suppliers and service providers but failed to remit same to GRA. We recommended to the Heads of the institutions to remit the amount together with any associated penalties to the tax authorities.

481. Managements of four Senior High Schools made procurement of goods and services from non-VAT registered entities amounting to GH194,554.27 thereby avoiding the payment of the VAT component of GH¢14,301.48. We recommended to the Heads of the institutions to pay the VAT component of GH¢14,301.48 to GRA.

482. Management of Bimbilla SHS procured goods valued at GH¢132,220.00 with a VAT component of GH¢3,966.60 but failed to obtain VAT invoices from the suppliers to authenticate the transactions. We recommended that management should recover the VAT component of GH¢3,966.60 from the accountant and pay same to GRA.

FINANCIAL REPORTING

Annual Estimates

483. Revenue and expenditure estimates of the Institutions in the Northern Region except the Colleges of Education were prepared and submitted to the Regional Directorate of Education. We however, noted that the Institutions were not given copies of the approved estimates as a guide in their financial operations. To ensure that the Institutions operated within the approved estimates, we recommended that authorities of the Institutions should obtain copies as a guide.

State of the accounts

484. All the 55 Institutions in the Region complied with Section 80 of the Public Financial Management Act, Act 921 by submitting their financial statements for audit certification within the stipulated time period.

Operational results

485. The 2018 financial year's operational results for the 55 Institutions in the Region are summarised in the table below with the details in appendix 'A' showing an overall deficit of GH¢8,391,040.97 which was transferred into the accumulated fund of the various Institutions.

No	Account	Income GH¢	Expenditure GH¢	Surplus/ Deficit GH¢
1	GOG	105,751,046.93	105,738,027.64	13,019.29
2	User Fees	20,918,573.33	19,894,144.17	1,024,429.16
3	Donation	5,363,233.94	5,495,113.85	(131,879.91)
4	Boarding	41,032,226.16	51,717,937.37	(10,685,711.21)
5	HIPC Subsidy	5,285,415.28	5,880,500.25	(595,084.97)
6	Free SHS	15,393,506.81	13,409,320.14	1,984,186.67
	Total	193,744,002.45	202,135,043.42	(8,391,040.97)

Debtors - GH¢41,408,991.38

486. The 55 Educational Institutions in the Region were owed a total amount of GH¢41,408,991.38 as shown below, and details attached as appendix 'D6.'

No	Type of Debtor	Amount GH¢	%
1	Student Debtors	33,663,645.63	81
2	Staff Debtors	2,014,916.41	5
3	Other Debtors	5,730,429.34	14
	Total	41,408,991.38	100

487. The Heads of institutions attributed the substantial debts owed by students to a directive from the headquarters of GES not to expel students for non-payment of school fees.

488. 58. We recommended that the managements of the various institutions should adopt effective strategies for the collection of the outstanding debts.

Creditors - GH¢26,086,556.04

489. The amount of GH¢26,086,556.04 represents the commitments of the 55 Institutions to suppliers, students, staff, sundry and other creditors at the end of the 2018 fiscal year. Details are provided as Appendix 'E6'. The breakdowns are as follows.

No	Type of Creditors	Amount GH¢	%
1	Student Creditors	203,122.95	0.78
2	Staff Creditors	548,224.51	2.10
3	Supplier Creditors	6,918,656.99	26.52
4	Sundry Creditors	13,024,078.05	49.93
5	Others Creditors	5,392,473.54	20.67
	Total	26,086,556.04	100

490. We recommended to managements of the Institutions to honour their obligations promptly as and when they fall due to avoid legal suits and also to enhance their credibility.

MANAGEMENT ISSUES

CASH MANAGEMENT IRREGULARITIES

Unsupported payments - GH¢268,980.40

491. Regulation 39 of the Financial Administrative Regulation, 2004 states that the head of the accounts section of a department shall control the disbursement of funds and ensure that transactions are properly authenticated to show that amounts are due and payable and any order for disbursement that does not meet these requirement is rejected.

492. Our Audit disclosed that between January and December 2018 four institutions made 27 payments totaling GH¢268,980.40 without providing the necessary supporting documents such as invoices, receipts and statements of claim to authenticate the payments. The details are provided below.

No.	Institution	Number of PVs	Amount GH¢
1	Gambaga College of Education	3	204,198.40
2	Bunkpurugu SHS	13	48,310.00
3	Islamic Science SHS, Tamale	6	5,224.00
4	Buipe Tech./Voc. SHS	5	11,248.00
	Total	27	268,980.40

493. The cause of the anomaly was attributed to poor supervision by management and weak internal controls over the processing of payment vouchers at the various institutions. The absence of the supporting documents made it difficult for the audit team to confirm whether the expenditure was made in the interest of the respective institutions.

494. We recommended that the Heads of the institutions and their Accountants should refund the amounts involved to the schools' accounts.

Unpresented payment vouchers - GH¢75,517.74

495. Regulation 1 of the Financial Administration Regulations (FAR) 2004(L.I.1802) requires a public officer who is responsible for the conduct of financial business on behalf of Government of Ghana to produce records of the transactions for inspection when called upon to do so by the Minister or the Auditor- General.

496. Contrary to the above, the Accountant of Buipe Technical/Vocational Senior High School, Mr. Imoro Adam Abdul-Hussein could not present nine (9) payment vouchers with a total face value of GH¢75,517.74 for audit.

497. The lapse occurred as a result of poor record keeping and documentation, a situation which could result in misappropriation of funds.

498. We therefore recommended that Mr. Imoro Adam Abdul-Hussein should refund the amount of GH¢75,517.74 involved.

Unretired imprest -GH¢2,160.00

499. Regulation 288 of the Financial Administration Regulations (FAR) 2004 states that imprest shall be retired at the closed of a financial year and any imprest not so retired shall be adjusted to a personal advance account in the name of the imprest holder.

500. Our audit disclosed that the Headmasters of Buipe Technical/Vocational and Daboya Community Senior High Schools did not retire imprests of GH¢2,160.00 granted to them to undertake official duties. Details are provided below.

No	Name of School	Payee	Imprest granted (GH¢)	Imprest accounted for(GH¢)	Difference (GH¢)
1	Buipe Technical/Vocational SHS	Isaaka A. Mahamud	1,780.00	-	1,780.00
2	Daboya Community Day SHS	Rev. C. R. Termanghre	2,500.00	2,120.00	380.00
	Total		4,280.00	2,120.00	2,160.00

501. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions. The practice increases the risk of misappropriation of funds.

502. We recommended that the two officers should refund the amount.

Non-payment of rent - GH¢35,800.00

503. Regulation 17 of the Financial Administration Regulations (FAR), 2004 (LI 1802) states that a head of department shall ensure that all Non-Tax Revenue are efficiently collected.

504. Contrary to the above, management of EP College of Education, Bimbila could not collect rent of GH¢35,800.00 from 35 members of staff who occupied the College's bungalows from as far back as January 2017.

505. We further observed that tenancy agreements were not signed with the occupants which could serve as legal basis for collection of rent, and as a result management could not enforce payments resulting in the huge arrears.

506. We recommended that management should sign tenancy agreements with the occupants and further recover the rent from them.

Unrecovered staff advances - GH¢19,352.98

507. Regulation 104 of the Financial Administration Regulations, 2004 (L.I. 1802) States A head of department authorised to administer a class of advances shall ensure that;

- a. The total advances outstanding at any given time do not exceed the authorised maximum;
- b. advances are made under proper authority to the person entitled to receive them;
- c. advances are duly recovered in accordance with the regulations or agreements relating to them.

508. Our examination of advances ledger disclosed that management of E.P. College of Education Bimbilla, between 15/05/2015 and 31/03/2018, granted a total amount of GH¢28,758.98 to 48 members of staff as advances but recovered only GH¢9,406.00 leaving an outstanding amount of GH¢19,352.98.

509. The cause for the slow pace of recovery was attributed to management's failure to ensure beneficiaries adhered to the repayment terms, and also due to weak internal controls at the institution. When loans and advances are not repaid, it denies other staff from accessing the facility.

510. We recommended management recovers the advances from the defaulting officers.

PROCUREMENT IRREGULARITIES

Procurement without alternative quotations - GH¢28,870.00

511. Section 20 of the Public Procurement Act, 2016 (Act 914) states, the procurement entity shall request for quotations from as many suppliers or

contractors as practicable but shall compare quotations from at least three different sources that should not be related in terms of ownership, shareholding or directorship and the principles of conflict of interest shall apply between the procurement entities and their members and the different price quotation sources.

512. We however noted that Bunkpurugu SHS and Buipe Tech./Voc. SHS procured goods worth GH¢16,005.00 and GH¢12,865.00 respectively totaling GH¢28,870.00 without sourcing for quotations contrary to the law.

513. Managements of the schools did not give any reasons for the infraction. The practice would not ensure value for money and enhance transparency in the procurement process.

514. We recommended to managements of the institutions to comply with the PPA.

Fuel purchases not accounted for - GH¢28,702.82

515. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires that the Principal Spending Officer is discharged of accountability of government stores where the stores have been consumed in the course of public business and records are available to show that the stores have been consumed.

516. Our audit of Gambaga College of Education, Sawla SHS and Buipe Tech./Voc. SHS disclosed that managements paid a total of GH¢28,702.82 for the purchase of fuel which were not recorded in the respective vehicle log books to confirm how the fuel allegedly purchased was used in the interest of the institutions. The details of the expenditure are provided below.

No	Institution	Amount (GH¢)
1	Gambaga college of Education	18,150.82
2	Sawla SHS	3,683.00
3	Buipe Technical/Voc. SHS	6,869.00
	Total	28,702.82

517. Management of the institutions provided only fuel receipts to show purchases made without recordings in the respective log books as evidences of usage.

518. The cause of the anomaly was attributed to poor supervision by the Accountants and the Transport Officers over the drivers and as well as weak internal controls at the institutions.

519. We recommended that the Accountants and Transport Officers should refund the amount involved.

Payment for non-existing internet facility -GH¢29,233.75

520. Section 96(1c) of the Public Financial Management Act, 2016, Act 921 states, “a person, acting in an office or employment connected with the procurement or control of Government stores, or the collection, management or disbursement of amounts in respect of a public fund or a public trust who is responsible for any improper payment of public funds or payment of money that is not duly verified in line with existing procedures commits an offence and is liable on summary conviction to a term of imprisonment of not less than six months and not more than five years or to a fine of not less than one hundred penalty units and not more than two thousand, five hundred penalty units or to both.”

521. Contrary to the above regulation, the management of the Kpandai Senior High School on 1st September, 2016 made a payment of GH¢18,952.50 vide cheque number 373925 to Eduvid Ghana Company Limited through the Northern Region Conference of Heads of Assisted Secondary Schools (CHASS), for the provision of internet and other technology related services to the school.

522. E.P. College of Education also on 26 September 2018 paid an amount of GH¢10,281.25 to Global Cybernetics Company LTD to develop a website for the college. We, however, noted that the companies failed to provide these services to the two institutions.

523. The failure of the managements of the two institutions to ensure works or contracts are executed before payments are effected resulted in the loss of funds of GH¢29,233.75.

524. We recommended to management to recover the amount from the respective companies.

PAYROLL IRREGULARITIES

Unearned salary -GH¢17,352.16

525. Regulation 297 of the Financial Administration Regulations, 2004 (L.I. 1802) requires that a head of department shall cause the immediate stoppage of payments of salary to a public servant when that public servant has been absent from duty without leave or reasonable cause, resigned, retired or died.

526. Contrary to the above, our audit disclosed that two separated staff from Kalpohin SHS and Wulugu SHS were paid a total unearned salary of GH¢17,352.16 as shown below:

No	School	Name of staff	Staff No	Reason for separation	Date of separation	Months paid	Amount (GH¢)
1	Kalpohin SHS	Tikumah Isaac Ibrahim	508656	Death	April 2018	May to Sept. 2018	14,592.37
2	Wulugu SHS	Mohammed Bashiru Dasana	66019	Vacation of post	April 2018	May to July 2018	2,759.79
3	Total						17,352.16

527. We however observed that the Heads and salary validators of the two institutions' delay in informing the bankers of the separated staff and Controller and Accountant General's Department respectively to stop the payment of their salaries resulted in the anomaly.

528. As a result an amount of GH¢17,352.16 was paid to undeserving separated staff.

529. We recommended that the Heads of the institutions and the salary validators should refund the amount if the unearned salary could not be recovered from beneficiaries and the next of kin of the separated staff.

TAX IRREGULARITIES

Unremitted tax - GH¢6,465.02

530. Section 117 of the Income Tax Act 896 states a withholding agent shall pay to the Commissioner-General within fifteen days after the end of each calendar month a tax that has been withheld in accordance with this Division during the month.

531. We observed in the examination of records that management of Gambaga College of Education and Bunkpurugu SHS withheld GH¢4,935.59 and GH¢1,529.43 respectively as withholding tax from suppliers and service providers but failed to remit same to GRA.

532. This practice undermines the government's drive on revenue generation.

533. We recommended to the Heads of the institutions to remit the amount together with any associated penalties to the tax authorities.

Purchases from non-VAT registered entities - GH¢14,301.48

534. Regulation 183 of the Financial Administration Regulations requires that government stores should be procured from only Value Added Tax (VAT) registered persons or entities and any department that requires an exemption for any specific case shall apply to the Minister with the necessary justification.

535. Contrary to the above Regulation we noted that managements of four Senior High Schools procured goods and services amounting to GH194,554.27 from non- VAT registered entities thereby resulting in the non-payment of VAT component of GH¢14,301.48. Details are as follows:

No.	Institution	Amount paid GH¢	VAT GH¢
1	Sawla SHS, Sawla	11,529.50	1,176.48
2	Islamic Science SHS, Tamale	89,507.00	2,685.21
3	Tamale College of Education	27,868.50	836.55
4	Buipe Tech./Voc. SHS	65,649.27	9,603.24
	Total	194,554.27	14,301.48

536. The lapse occurred because managements of the various institutions did not adhere to the above stated Regulation. The state, therefore, lost a tax revenue of GH¢14,301.48.

537. We recommended to the Heads and Accountants of the institutions to pay the VAT component of GH¢14,301.48 to GRA.

Failure to obtain VAT invoices - GH¢3,966.60

538. Section 41 of the Value Added Tax Act, 2013 (Act 870) states, A taxable person shall, on making a taxable supply of goods or services, issue to the recipient, a tax invoice in the form and details that are prescribed by the Commissioner-General.

539. However, Management of Bimbilla SHS procured goods valued at GH¢132,220.00 with a corresponding VAT component of GH¢3,966.60, but failed to obtain VAT invoices from the suppliers to cover the transactions.

540. The Accountant's failure to obtain VAT invoices from the suppliers to support the payments resulted in the loss of funds to GRA.

541. To enhance proper accountability of the VAT payments, we recommended management should recover the VAT component of GH¢3,966.60 from the Accountant and pay same to GRA.

UPPER EAST REGION

Introduction

603. During the 2018 financial year, there were 31 public sector Pre-University Educational Institutions in the Upper East Region classified as follows:

No	Type of Institution	Number
1	Senior High Schools	15
2	Senior High Technical Schools	7
3	Colleges of Education	5
4	Technical Institutes	2
5	Special Schools	2
	Total	31

Summary of significant findings and recommendations

542. PTA executives of Zorkor S.H.S between May and December 2018 made three separate payments totaling GH¢3,397.00 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the PTA chairman and the accountant should refund the amount.

543. We noted during the audit that, the Bongo Senior High School and Awe Senior High School procured goods worth GH¢51,455.27 and GH¢97,966.31 respectively totaling GH¢149,421.58 without obtaining competitive quotations for price and quality comparison. No approval was also obtained from the Public Procurement Authority to apply single sourcing. We recommended that managements should ensure compliance with the Public Procurement Act at all times, while administrative procedures are implemented to sanction the officers culpable for the infraction to serve as a deterrent.

544. Management of St. John Boscus College of Education paid a total of GH¢14,667.00 for the purchase of fuel which were not recorded in the vehicle log books to confirm usage. We therefore recommended that the fuel cost of GH¢14,667.00 should be refunded by Accountant and the Transport officer.

545. Managements of four institutions paid a total unearned salary of GH¢39,539.87 to six separated staff. We recommended to Heads of the

institutions to recover the amount of GH¢39,539.87 from the beneficiaries failure of which managements and salary validators should refund the amount. 546. Accountants of two schools made 34 payments for goods valued at GH¢490,927.29 with a VAT component of GH¢16,674.62 but failed to obtain VAT invoices from the suppliers. To enhance proper accountability of the VAT paid, we recommended that the managements should recover the VAT component of GH¢16,674.62 from the Accountants and pay same to GRA.

547. The Accountants of Bongo Senior High School and Awe Senior High School made total payments of GH¢191,070.41 on 35 separate vouchers and deducted withholding tax of GH¢17,368.21 but failed to remit same to the Commissioner-General of GRA. We recommended that the Accountant should refund the withholding tax component of GH¢17,368.21 to GRA.

FINANCIAL REPORTING

Annual Estimates

548. Estimates covering recurrent expenditures were prepared and submitted by the Educational institutions in the Upper East Region to the Regional Director of Education for incorporation into the approved estimates for the Region. In our previous report we indicated that the schools were not furnished with copies of the approved estimates to enhance budgetary control and reporting and recommended that copies or extracts of the approved estimates should be made available to the schools. We however noted that the practice continued and therefore recommended further that copies of such should be made available to enhance budgetary control.

State of accounts

549. The books of accounts were satisfactorily kept and year-end financial statements prepared, except that books, school uniforms and foodstuffs supplied to the schools under the Free Senior High School Program did not contain prices. Stocks and Sundry Debtors figures were therefore understated in the financial statement by the respective schools.

550. During the year under review, 29 out of the 31 Pre-University Educational Institutions in the region submitted their Annual Financial Statements by the 28 of February, 2019 for our validation and expression of

opinion. . The defaulted schools were Bawku Senior High School and Bongo Senior High School.

551. We advised managements of the two institutions to ensure that their accounts were always submitted by 28th February in accordance with Section 80 of the Public Financial Management Act, 2016 (Act 921).

Operational Results

552. Government Grants, Boarding Fees, Subsidies, GET Fund, Donations and other Miscellaneous Income constituted the main sources of income for the institutions. Total income received by all the 29 institutions during the 2018 financial year was GH¢ 120,584,723.89 while expenditure was GH¢131,825,057.81 resulting in a deficit of GH¢11,240,333.92 which was subsequently transferred to the accumulated fund accounts of the various institutions. Below are summaries.

No	Accounts	Income GH¢	Expenditure GH¢	Surplus/Deficit GH¢
1	GOG	64,317,731.94	67,354,205.01	(3,036,473.07)
2	Boarding/user	41,163,351.66	50,903,306.53	(9,739,954.87)
3	Free SHS	9,901,569.50	8,474,562.94	1,427,006.56
4	Donations	1,303,338.19	1,455,549.91	(152,211.72)
5	HIPC	1,636,769.07	1,383,565.27	253,203.80
6	GPEG/SEIP	643,259.76	541,280.99	101,978.77
7	Gov't Subsidy	1,618,703.77	1,712,587.16	(93,883.39)
	Total	120,584,723.89	131,825,057.81	(11,240,333.92)

553. The operational results of the institutions which had their 2018 financial statement validated ended with a deficit of GH¢11,240,333.92

Debtors - GH¢22,094,304.39

554. Indebtedness of students, staff and other debtors to the 29 institutions amounted to GH¢22,094,304.39 as at the close of 2018 depicted deteriorating debt collection mechanism at the schools mentioned. The summary shown in the table below and details attached as Appendix 'D7'.

No	Type of Debtor	Amount GH¢	Percentage %
1	Staff Debtors	25,362.76	0.11
2	Students Debtors	3,128,548.69	38.45
3	Other Debtors	18,940,392.94	61.54
	Total	22,094,304.39	100.00

555. We recommended to managements of the various institutions to step up their strategies to recover all debts owed them in accordance with Part I Section 2(m) of the FAI to improve the finances of the schools and boost their financial capacity to implement their planned activities.

Creditors - GH¢14,555,194.71

556. As at 31 December 2018, the institutions' indebtedness to food suppliers, students and other creditors, amounted to GH¢14,555,194.71. The breakdown is shown in the table below and details attached as Appendix 'E7'.

No.	Type of Creditor	Amount GH¢	Percentage
1	Students creditors	4,305.50	0.00
2	Supply creditors	13,042,505.91	94.43
3	Other creditors	1,508,383.30	5.57
	Total	14,555,194.71	100.00

557. We recommended to Heads of the institutions to settle their liabilities as soon as they become due.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported payment vouchers - GH¢3,397.00

558. Regulation 39 of the Financial Administration Regulation (FAR) requires all heads of accounts section to control the disbursement of funds and ensure that transactions are properly authenticated to show that the amounts are due and payable.

559. Our Audit at Zorkor S.H.S disclosed that between May and December 2018 the PTA executives made three separate payments totaling GH¢3,397.00

without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. The details are provided below.

No	Date	PV. No	Details	Payee	Amount GH¢
1	16 /5/18	P1/5/18	Payment for T&T	Mark Nabia	800.00
2	11/12/18	P1/12/18	Payment for radio announcement	Bangs Rural Radio & Co.	234.00
3	20/12/18	4P/12/18	Payment for organizing P.T.A meeting.	Michael Ayamga	2,363.00
	Total				3,397.00

560. The cause of the anomaly was attributed to poor supervision by management and weak internal control checks at the school. The practice undermined transparency and accountability which did not provide reasonable assurance that the payees actually received the monies paid.

561. We recommended that the PTA chairman and the Accountant should refund the amount.

PROCUREMENT AND STORES IRREGULARITIES

Uncompetitive Procurement - GH¢149,421.58

562. Section 20(1) of the Public Procurement Act, Act 663 and amendments of 2015 states that: "The procurement entity shall request for quotations from as many suppliers or contractors as practicable, but shall compare quotations from at least three different sources that should not be related in terms of ownership, shareholding or directorship and the principles of conflict of interest shall apply between the procurement entities and their members and the different price quotation sources".

563. We noted during the audit that, the Bongo Senior High School and Awe Senior High School procured goods worth GH¢51,455.27 and GH¢97,966.31 respectively without obtaining competitive quotations for price and quality

comparison. No approval was also obtained from the Public Procurement Authority to apply single sourcing.

564. Laxity on the part of Management to ensure that quotations were sought from as many suppliers as practicable but from at least three different sources caused the anomaly.

565. Purchases without obtaining and comparing competitive price quotations have the tendency of undermining transparency and value for money in the use of Public Funds.

566. We recommended that managements should ensure compliance with the Public Procurement at all times, while administrative procedures are implemented to sanction the officers culpable for the infraction to serve as a deterrent.

Fuel Purchases not accounted for: GH¢14,667.00

567. Section 52 of the Public Financial Management Act, 2016 (Act 921) requires that the Principal Spending Officer is discharged of accountability of government stores where the stores have been consumed in the course of public business and records are available to show that the stores have been consumed.

568. Our audit of St. John Boscus College of Education disclosed that management paid a total of GH¢14,667.00 for the purchase of fuel which was not recorded in the vehicle log books to confirm usage.

569. We attributed the irregularity to negligence of the transport officer coupled with ineffective supervision and monitoring by the Principal of the college.

570. As a result of the state of affairs, we could not certify that, the fuel worth GH¢14,667.00 purchased was judiciously used in the interest of the College.

571. We therefore recommended that the fuel cost of GH¢14,667.00 should be refunded by the Principal and the Transport officer.

PAYROLL IRREGULARITIES

Payment of Unearned salary: GH¢39,539.87

572. Regulation 297 of the Financial Administration Regulations, 2004 (L.I. 1802) requires that a head of department shall cause the immediate stoppage of payments of salary to a public servant when that public servant has been absent from duty resigned, retired or died.

573. Contrary to the above, our audit disclosed that six separated staff from four institutions were paid a total unearned salary of GH¢39,539.87 as shown below.

No	Institutions	Number Separated Staff	Amount GH¢
1	Zebilla SHS	2	5,153.00
2	Bawku SHS	2	24,966.57
3	Gowrie SHTS	1	5,921.73
4	St. John Boscoss College of Education	1	3,498.57
	Total	6	39,539.87

574. We however observed that Heads of the four institutions delayed in informing the banks to stop the payment of salaries to the separated staff. Also, the salary validators could not notify the Controller and Accountant General Department to delete the names of the separated staff from the payment voucher resulted in the payment of an amount of GH¢39,539.87 to the former officers.

575. We recommended that Heads of the institutions and the salary validators should refund the amount if the unearned salary could not be recovered from the beneficiaries.

TAX IRREGULARITIES

Failure to obtain VAT Invoices/Receipts from Suppliers - GH¢16,674.62

576. Section 41 of the Value Added Tax Act, 2013 (Act 870) states, A taxable person shall, on making a taxable supply of goods or services, issue to the recipient, a tax invoice in the form and details that are prescribed by the Commissioner-General.

577. Management of two schools procured goods valued at GH¢490,927.29 and paid for it on 34 separate vouchers with a VAT component of GH¢16,674.62 but failed to obtain VAT invoices from the suppliers to authenticate the transactions. Details are provided below.

No	Institution	No. of PVs	Value (GH¢)	VAT Component (GH¢)
1	Navrongo S.H.S	7	43,588.10	1,307.64
2	AWE S.H.S	27	447,339.19	15,366.98
	Total	34	490,927.29	16,674.62

578. The Accountant's failure to obtain VAT invoices from the suppliers to support the payments resulted in the loss of funds to GRA.

579. To enhance proper accountability of the VAT paid, we recommended that management should recover the VAT component of GH¢16,674.62 from the accountant and pay same to GRA.

Failure to Remit Withholding Tax: GH¢17,368.21

580. Section 117 of the Income Tax Act 896 states: a withholding agent shall pay to the Commissioner-General within fifteen days after the end of each calendar month a tax that has been withheld in accordance with this Division during the month.

581. Our audit of Bongo Senior High School and Awe Senior High School disclosed that the Accountants made total payments of GH¢191,070.41 on 35 separate vouchers and deducted withholding tax of GH¢17,368.21 but failed to

remit same to the Commissioner General of GRA. The details are provided below:

No.	Institution	No. of PVs	Amount GH¢	Tax GH¢
1	Bongo SHS	25	88,824.00	14,039.26
2	Awe SHS	10	102,246.41	3,328.95
	Total	35	191,070.41	17,368.21

582. The Accountants' failure to remit the withholding tax from the suppliers to support the payments resulted in the loss of funds to GRA.

583. We recommended that the Accountants should remit the tax of GH¢17,368.21 to GRA without delay

UPPER WEST REGION

Introduction

584. During the year 2018, Upper west Regional Audit Office was responsible for the audit of 37 pre-University Educational Institutions which were summarized as below.

No	Type of Institution	Number
1	Senior High Schools	26
2	Senior High technical Schools	4
3	Community Day Schools	2
4	Colleges of Education	2
5	Special Schools	3
	Total	37

Summary of significant findings and recommendations

585. Managements of five schools disbursed a total amount of GH¢249,284.20 on 47 separate vouchers to various suppliers and service providers without relevant documents like receipts, invoices, statements of claims to authenticate the payments. We recommended that the Heads of the institutions and their accountants should refund the total amount of GH¢249,284.20 to the schools' accounts.

586. Managements of Ullo SHS and St. John's Vocational School misapplied an amount of GH¢12,713.00 and GH¢6,271.65 respectively from the boarding subsidy for other activities without authorization, a practice which is a breach of financial discipline. We therefore recommended to the respective managements to reimburse the boarding accounts with the amount of GH¢18,984.65 and discontinue the practice forthwith to enhance financial discipline.

587. Management of Jirapa Senior High School on 11 June 2018 contracted Sharlin Company Limited for the supply of 23 pieces of desktop computers, 1 HO Laptop, Projector, UPS, E-projector screen, Laser Jet printer and internet connectivity for a sum of GH¢90,240.00 but paid an amount of GH¢105,140.00 after taking delivery of the items resulting in an over payment of GH¢14,900.00.

We therefore recommended a refund of the overpaid amount of GH¢14,900.00 from the Headmistress and the Accountant.

588. Mr. Gyamfi Akasi of Ullo SHS was granted GH¢1,000.00 as salary advance by management but had not been recovered. We recommended that management should recover the amount from Mr. Gyamfi Akasi.

589. We observed that foodstuff supplied to four schools worth GH¢603,413.00, which was supposed to be supplied with others, was not delivered to the schools thus creating food shortages. We recommended that management should pursue recovery of the unsupplied foodstuff from the National Buffer Stock Suppliers.

590. Six schools procured goods and services worth GH¢585,181.00 between January and December 2018 without obtaining at least three quotations from suppliers. We recommended that the Institutions should adhere to the provisions in the PPA at all times to ensure transparency and value for money in the procurement process.

591. We noted during the examination of the store records and Stocktaking of Ko SHS, that 583 tins of milk worth GH¢2,040.00 supplied on 6/6/18 from the Buffer Stock expired on 31/1/2019. We recommended to management to put in place proactive measures to avoid such losses in future and to liaise with the appropriate institutions to ensure that the five hundred and eighty three (583) tins of milk are properly disposed off.

592. The managements of Funsu and Lawra High Senior Schools spent GH134,640.00 and GH¢21,041.00 respectively on goods and services which were not supported with certificates of work done. We recommended that the Heads of the two Institutions should produce the certificates of work done in order to acquit the payment vouchers.

593. Fourteen members of staff who had been transferred from Hilla Liman Senior High School did not return 17 mattresses and an RLG Laptop allocated to them by management. We therefore recommended that management should take legal action to retrieve the items.

594. Ten institutions paid a total amount of GH¢158,739.00 to Eduvid Gh Ltd for installation of internet study mate which was not provided in the schools. We recommended that the former Director General of GES who signed the contract with Eduvid Ghana Ltd for the installation of the internet facility in these schools should refund the amount to the schools.

595. We noted that health screening of students by health institutions, undertaken in eleven 13 schools at a total cost of GH¢83,760.00 had no reports to confirm work done. We recommended that the Heads of Institutions should follow up and obtain copies of the health reports from the health institutions.

596. Managements of three schools validated and approved unearned salaries amounting to GH¢18,579.04 to four separated staff. We recommended that the Heads of the institutions and the Salary validators should refund the amount if the unearned salary could not be recovered from the beneficiaries.

597. The Accountant of Eremon SHS made payments of GH¢110,724.00 for the procurement of goods and services which attracted a VAT component of GH¢3,321.72 but failed to obtain VAT receipts from the Suppliers resulting in a loss of tax revenue of GH¢3,321.72. We recommended to management to recover the amount from the Accountant.

598. Mr. Bismark Bawah the former accountant of St. Basilide Tech/Voc/Institution who was transferred from the school to Wa Catholic Education Unit failed to handover office key, safe key and official documents including value books to his successor making it impossible for the records to be audited. We therefore recommended to the Regional Director of Education to take appropriate disciplinary action against Mr. Bismark Bawah as a deterrent to others, and to further compel him to make the books available for audit and also handover appropriately to the incoming Accountant.

599. Managements of Funsu and Lawra High Senior Schools spent GH134,640.00 and GH¢21,041.00 respectively on goods and services which were not supported with certificates of work done. We recommended that the Heads of the two Institutions should produce the certificates of work done in order to acquit the payment vouchers.

FINANCIAL REPORTING

State of Accounts

600. For the year under review, 37 Educational Institution operated in the region and out of these; 32 institutions submitted their financial statements for audit certification as at 28 February 2019. The five schools listed below did not submit their financial statements for certification.

No	School	Location
1	NJA college of Education	Wa
2	St. Francis Girls SHS	Jirapa
3	Funsi SHS	Funsi
4	Ullo SHS	Ullo
5	Loggu SHS	Loggu

Estimate

601. All the institutions in the region did not prepare estimates of income and expenditure for the year contrary to Part V of the Financial and Accounting Instruction for Schools and Colleges.

602. We recommended to the managements of the institutions to prepare estimates yearly to enhance budgetary control.

Operational results

603. During the financial year under review, the total income for the thirty-two (32) institutions whose accounts received audit certification amounted to GH¢89,790,101.05. The corresponding expenditure totaled GH¢92,505,594.85 resulting in an overall deficit of GH¢2,715,487.80. The deficit was transferred into the Accumulated Fund Accounts of the respective institutions. Below is the summary.

No	Accounts	Income GH¢	Expenditure GH¢	Surplus/ Deficit GH¢
1	Boarding	19,556,915.41	23,411,162.07	(3,854,246.37)
2	GOG-Compensation Employee	50,938,051.71	50,938,051.71	-
3	HIPC/ Subsidy	3,247,371.99	3,295,797.36	(48,425.37)

4	Free SHS	7,166,146.76	6,264,664.53	901,482.23
5	User Fees	7,349,453.15	6,972,673.42	376,779.73
6	Others	1,500,784.61	1,571,065.02	(70,280.41)
7	Progressively Free	31,383.42	52,180.74	(20,797,487.80)
	Total	89,790,107.05	92,505,594.85	(2,715,487.80)

Debtors - GH¢14,312,528.58

604. Indebtedness of staff, students and others to the various institutions amounted to GH¢14,312,528.58 as at 31 December 2018. The breakdown is provided below and details attached as appendix 'D8'.

No	Type of Debtors	Amount GH¢	Percentage
1	Students	1,754,887.27	12.26
2	Staff	21,650.00	0.15
3	Scholarship	12,397,294.21	86.62
4	Others	138,697.10	0.97
	Total	14,312,528.58	100.00

605. We recommended that managements of the institutions should institute effective measures aimed at improving recovery of fees and other debts.

Creditors - GH¢6,005,109.91

606. As at December 2018 the institutions indebtedness to suppliers of foodstuff and stationery and other creditors amounted to GH¢6,005,109.91 as shown in the table below and detailed in appendix 'E8' attached.

No	Type of Creditors	Amount GH¢	Percentage
1	Sundry Creditors	20,844.18	0.35
2	Students Creditors	22,421.89	0.37
3	Foodstuff Creditors	2,974,854.22	49.54
4	Other Creditors	2,986,989.62	49.74
	Total	6,005,109.91	100.00

607. We recommended that heads of institutions should fulfill their financial obligations in other to maintain their credibility to suppliers.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported payments - GH¢249,284.20

608. Regulation 39 of FAR 2004 (L. I. 1802) requires the Head of accounts Section to control disbursement and to ensure that transactions are properly authenticated to show that amounts are due and payable and any disbursement that does not meet the requirement is rejected.

609. Contrary to the above regulation we noted that Five schools disbursed a total amount of GH¢249,284.20 on 47 separate vouchers to various suppliers and service providers without relevant documents like receipts, invoices, statements of claims to authenticate the payments. Details are as follows.

No	Institution	No. of Payment Vouchers	Amount (GH¢)
1	Ullo SHS	6	6,100.00
2	Jirapa SHS	1	24,118.90
3	Hain SHS	29	26,523.30
4	T I Ahmadiyya SHS	6	26,760.00
5	Daffiama SHS	5	165,782.00
	Total	47	249,284.20

610. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions.

611. We recommended that the Heads of the institutions and their Accountants should refund the total amount of GH¢249,284.20 to the schools' accounts.

Misapplication of Boarding and Subsidy Grants - GH¢18,984.65

612. Regulation 179 of the FAR stipulates that a head of department may not authorize payment to be made out of funds earmarked for specific activities for purposes other than those activities.

613. Our audit disclosed that management of Ullo SHS and St. John's Vocational School misapplied GH¢12,713.00 and GH¢6,271.65 respectively from the boarding subsidy for other activities without authorization, a practice which is a breach of financial discipline.

614. The practice has the tendency of impeding the progress and smooth flow of specific activities for which the funds had been released.

615. We therefore recommended to the respective managements to reimburse the boarding accounts with the amount of GH¢18,984.65 and discontinue the practice forthwith to enhance financial discipline.

Overpayment to a supplier - GH¢14,900.00

616. Section 96 of Public Financial Management Act, 2016 (Act 921), stipulates that A person, acting in an office or employment connected with the procurement or control of Government stores, or the collection, management or disbursement of amounts in respect of a public fund or a public trust who:

617. makes an unauthorized commitment resulting in a financial obligation for the government,

- a. fails to collect moneys due to the Government,
- b. is responsible for any improper payment of public funds or payment of money that is not duly verified in line with existing procedures;
- c. Commits an offence punishable by law.

618. Our audit disclosed that management of Jirapa Senior High School on 11 June 2018 contracted Sharlin Company Limited for the supply of 23 pieces of desktop computers, 1 HO Laptop, Projector, UPS, E-projector screen, Laser Jet printer and internet connectivity for a sum of GH¢90,240.00.

619. We however observed that management after the supply of the items paid the contractor in excess of GH¢14,900.00 thereby paying GH¢105,140.00 instead of the contract price of GH¢90,240.00.

620. The cause of the anomaly was attributed to poor documentations, weak internal control checks and failure to track payments in the contract register.

621. We therefore recommended a refund of the overpaid amount of GH¢14,900.00 from the Headmistress and the Accountant.

Unrecovered Staff Salary Advance - GH¢1,000.00

622. Regulation 110 of the FAR 2004 (LI. 1802) stipulates that, a head of department or the officer to whom the duties of the head of department have been delegated shall ensure that advances granted are fully recovered in accordance with the appropriate agreement.

623. Our review of staff advances ledger at Ullo SHS disclosed that an amount of GH¢1,000.00 granted to Mr. Gyamfi Akasi as salary advance by management has not been recovered.

624. The delay in the repayment was due to the Accountant's inability to put in appropriate measures to recover the salary advance granted.

625. Non recovery of the advance could deny other staff from benefitting from the fund.

626. We recommended that management should recover the amount from Mr. Gyamfi Akasi and further institute measures to strengthen the rate of recovery of all future advances.

PROCUREMENT AND STORES IRREGULARITIES

Failure to supply correct quantities of food stuff by Buffer stock Co. Ltd. - GH¢603,413.00

627. Government introduced free SHS programme and subsequently awarded contracts to the Buffer Stock Co. Ltd to supply foodstuff and food items to the institution covered by free SHS.

628. We observed that the foodstuff supplied were short delivered thus creating food shortages in the schools. Also in 10 others schools, we did not get the contract documents from the Heads of the Institutions to avail ourselves with the expected quantities supplied to be compared. Details are as follows.

Institutions	Shortages (GH¢)
Queen of Peace	87,173.00
Lassia Tuolu Lassia	349,180.00
St. Basilde Tech/Voc Institution	100,320.00
Lawra SHS Lawra	66,740.00
Total	603,413.00

629. In the four schools listed above, an amount of GH¢603,413.00 worth of foodstuff were not supplied. Management of 10 schools namely Islamic SHS, Wa, Kaleo SHS Kaleo, Wa Technical school, Wa, Kanton SHS Tumu, Hilla Liman SHS, Gwolu Eremon SHS, Ermon Ko SHS, Ko St. John's Voc Technical Institute, Nandom and Daffiama SHS, Daffiama could not provide any contract document for us to make comparison between the expected quantities and actual foodstuff supplied.

630. Managements failed to write to the Buffer Stock Co. Ltd. through the Regional Director, GES, Wa for the supply of the of foodstuff that were short supplied. Managements also failed to obtain the contract documents from the suppliers.

631. The tendency of the Institutions underfeeding the students cannot be ruled out as Heads of Institutions complained of using foodstuff meant for the third year students to feed the free SHS students.

632. We recommended that management should pursue the recovery of the unsupplied foodstuff from the National Buffer Stock Suppliers and the contract documents.

Uncompetitive procurement – GH¢585,181.00

633. Section 43 (1) of the Public Procurement Act, 2003, Act 663 amended by Act 914 provides that “the procurement Entity shall request quotations from as many suppliers or contractors as practicable, but from at least three different sources.

634. In violation of this provision we noted that six schools procured goods and service worth GH¢585,181.00 between January and December 2018 without supporting the purchases with at least three quotations. Details are as follows.

Institution	Amount GH¢
Holy Family Senior High School, Hamile	25,815.00
Ullo SHS, Ullo	104,996.00
Jirapa SHS, Jirapa	190,630.00
Hain SHS, Jirapa	2,968.50
Lambussie Community Day SHS	23,586.57
Eremon SHS, Eremon	237,184.93
Total	585,181.00

635. Management of the Schools could pay more for goods and services if at least three quotations are not obtained to compare prices of items before purchases are made.

636. We recommended that the Institutions should adhere to the provisions in the procurement Act at all times to ensure transparency and value for money in the procurement process. Meanwhile, the scheduled officers should be sanctioned as outlined in the Act.

Expired 583 Tins of milk supplied – GH¢2,040.00

637. Part I Regulation 2 (h) of the FAR 2004 L. I. 1802 states that a Head of a department shall preserve in good order and secure the economic use of equipment and stores used by the department.

638. Contrary to the above regulation, we noted during the examination of the store records and Stocktaking of Ko SHS, Ko that 583 tins of milk supplied on 6/6/18 from the Buffer Stock expired on 31/1/2019.

639. We attributed this anomaly to failure of management to comply with the above stated regulation. Furthermore, management on realizing that the tins of milk were approaching their expiring dates should have taken proactive measures by increasing the student's intake of the milk, or exchange some quantities with a sister school to be consumed within a short time to prevent them from becoming unwholesome.

640. The five hundred and eighty three (583) tins of milk valued at GH¢2,040.00 which has become unwholesome caused a financial loss of GH¢2,040.00 to the school as well as the state taking into consideration that the unit price of a tin milk in the open market is now GH¢3.50.

641. We recommended to management to liaise with the appropriate institutions to ensure that the five hundred and eighty three (583) tins of milk are properly disposed off. We also urged management to put in place proactive measures to avoid such losses in the future.

Payment for goods and services without performance certificates - GH¢155,681.00

642. Regulation 39 (1) of the Financial Administration Regulations Act 2004 (L. I. 1802) states that "A head of department shall ensure that moneys are utilized in a manner that secures both optimum value for money and the intention of parliament.

643. On the contrary our audit revealed that Funsu and Lawra High Senior Schools spent GH¢134,640.00 and GH¢21,041.00 respectively on goods and services which were not supported with certificates of work done.

644. If certificates of work done are not attached to payment vouchers to acquit them it could mean the work was not done or the service was not rendered, and the money has been lost to the state. Also in the absence of a performance certificate, payments could be made for shoddy works.

645. We recommended that the Heads of the two Institutions should produce the certificates of work done in order to acquit the payment vouchers or in default, be sanctioned appropriately.

Failure to return 17 school mattresses and a laptop by transferred staff

646. Regulation 183 of the Financial Administration Regulations, 2004 (LI 1802) states that a head of department shall be accountable for the proper care, custody and use of government stores from the time of acquisition until they have been used or otherwise disposed off.

647. Our review of stores records at the Hilla Liman Senior High School disclosed that 14 members of staff who had been transferred from the school did not return 17 mattresses and an RLG Laptop allocated to them by management.

648. The cause of the anomaly was attributed to weak internal checks and poor inventory control.

649. Even though management in a letter referenced GES/HILSHS/ADM/VOL.1/11 of 23/01/2019 requested the affected staff to return the items in their possession to the school, no response was received.

650. We therefore recommended that management should take legal actions against the officers to retrieve the items.

CONTRACTS IRREGULARITIES

Payment of Internet Study Mate not Installed - GH¢158,739.00

651. A circular ref. No. GES/DG.105/11/78 dated 30 July 2015 was issued by the Director General, GES to bill all students and pay same to Eduvid Ghana Ltd. for the installation of internet study mate.

652. Records at the Institutions disclosed that ten (10) Institution paid a total amount of GH¢158,739.00 to Eduvid Gh Ltd but they failed to produce the internet study mate. Details are as follow.

Institute	Payee	Amount (GH¢)
Queen of Peace, Nadowli	Eduvid GH Ltd	42,527.00
Islamic SHS, Wa Busa	Eduvid GH Ltd	18,738.00
Lassia Tuolu Lassia	Eduvid GH Ltd	13,245.00
St. Basilide Voc/Tech Institute	Eduvid GH Ltd	7,485.00
St. Francis SHS Jirapa	Eduvid GH Ltd	18,120.00
Jirapa SHS Jirapa	Eduvid GH Ltd	14,910.00
Ullo SHS, Ullo	Eduvid GH Ltd	15,247.00
Daffiama SHS Daffiama	Eduvid GH Ltd	15,797.00
Piina SHS	Eduvid GH Ltd	10,420.00
Holy Family SHS Hamile	Eduvid GH Ltd	2,250.00
Total	Eduvid GH Ltd	158,739.00

653. Failure of the Ghana Education Service, Head Office to ensure that the services were rendered by Eduvid GH Ltd has created this lapse which has resulted in loss of funds to the Institutions.

654. We recommended that since the former Director General was the one who signed the contract with Eduvid Ghana Ltd for the installation of the internet facility in these schools which were not provided, he should refund the amount to the schools.

Health screening undertaken but no reports issued to the institutions - GH¢83,760.00

655. A circular No. GES/UWR/WA/SHEP/VOL.15/209 dated 28/10/18 directed that all institutions should have their first year students health screened between 1 - 7 November 2018 at a cost of GH¢15.00 per students which was deducted at source and allegedly paid to the health screening authorities.

656. We noted that the screening was undertaken in eleven 13 Institutions but no reports had been issued by the various health institutions. Details are as follows:

Institution	No. of Students	Amount GH¢	Health Institution
Islamic SHS Wa Busa	146	6,240.00	UDS Hospital
Kaleo SHS, Kaleo	631	9,465.00	Nadowli Hospital
Lassia Tuolu SHS Lassia	278	4,170.00	Wechiau Hospital
St. Basilide Tech/Voc Institute	404	6,060.00	Nadowli Hospital
Wa Technical Institute	483	7,245.00	Regional Hospital
Queen of Peace, Nadowli	423	6,345.00	Nadowli Hospital
St. Augustine's SHS Tech/Voc Institute	195	2,925.00	Regional Hospital
Eremon SHS, Eremon	587	8,805.00	Lawra Hospital
Ko SHS, Ko	393	5,880.00	Lawra Hospital
St. John's Voc/Tec Institute, Hamile	117	1,755.00	-
Wa SHS/Technical School	820	12,300.00	Regional Hospital
TI Ahmaddiyy SHS, Wa	384	5,760.00	UDS Hospital
Daffiama SHS Daffiama	454	6,810.00	-
Total		83,760.00	

657. Failure to put mechanisms in place by the GES, Accra to compel the health institutions to release copies of the screening exercise to the school authorities to enable them monitor the health status of students could result in casualties if care is not taken.

658. We recommended to the Heads of Institutions to follow up and obtain copies of the health reports from the health institutions

PAYROLL IRREGULARITIES

Unearned Salary - GH¢18,579.04

659. Regulation 297 of the Financial Administration Regulations, 2004 (L.I. 1802) requires that a head of department shall cause the immediate stoppage of payments of salary to a public servant when that public servant has been absent from duty without leave or reasonable cause, resigned, retired or died.

660. Our review of the personal emolument records at three schools disclosed that management validated and approved unearned salaries amounting to GH¢18,579.04 to four separated staff as shown below.

No	Institution	Name	Staff ID	Designation	Amount GH¢
1	School for the Deaf	Tiwuobu Yakubu	683392	H/Watchman	1,967.34
2	Lawra SHS	Degurah Hohn	118979	Supervisor Tradesman	2,357.04
3	Jirapa SHS	Fedelia Dery	-	Prnic. Spt.	10,932.18
		Boniface Bataah	-	Principal Driver	3,322.48
	Total				18,579.04

661. The payment of the unearned salaries to the separated persons was occasioned by managements' inability to discontinue the validation of salaries of the affected staff. Furthermore management failed to inform to the CAGD to delete the names from the mechanized vouchers.

662. We recommended that the Heads of the institutions and the salary validators should refund the amount if the unearned salary could not be recovered from the beneficiaries.

TAX IRREGULARITIES

Payment of VAT without VAT invoice - GH¢3,321.72

663. Section 19 of the VAT Act 1998 (Act 546) states that a taxable person shall on making taxable supply or goods and services issue to the customer or person supplied, tax invoices in such form as shall be prescribed by the regulation.

664. Our audit of Eremon SHS, disclosed that the Accountant made a payment of GH¢110,724.00 for purchase of goods and services which attracted a VAT component of GH¢3,321.72.

665. We however observed that official receipts from the suppliers to support the payment made did not include the VAT receipts. The omission resulted in a loss of tax revenue of GH¢3,321.72.

666. The cause of the anomaly was attributed to weak internal checks and poor documentations.

667. We recommended to management to recover the amount from the Accountant.

OTHERS

Failure to handover financial and accounting records

668. Regulation 1 of Financial Administration Regulation 2004 (L. I. 1802) states that Where a public officer is proceeding on transfer, leave or is for any other reason being relieved of the duties under sub-regulation (1), the officer shall hand over the financial and accounting records to the person taking over from the officer.

669. Our audit at St. Basilide Tech/Voc/Institution disclosed that Mr. Bismark Bawah the former Accountant who was transferred from the school to Wa Catholic Education Unit failed to handover office key, safe key and official documents including value books to his successor.

670. Mr. Bismark Bawah's conduct therefore compelled management and the Regional Director of Education to report the matter to the police for the office to be broken into. Under the circumstance access to the records became difficult which made it impossible for the audit to be carried out.

671. Mr. Bismark Bawah's conduct was seen as a complete violation of the regulation. The behavior therefore affected the smooth operations of the school.

672. We therefore recommended to the Regional Director of Education to take appropriate disciplinary action against Mr. Bismark Bawah as a deterrent to others and further compel him to make the books available for audit and also handover appropriately to the incoming Accountant.

VOLTA REGION

Introduction

673. During the year 2018, Volta Regional Audit Office was responsible for the audit of 106 pre-University Educational Institutions which were classified as below.

No	Type of Institution	Number
1	Senior High Schools	54
2	Senior High Technical Schools	30
3	Vocational Schools	6
4	Colleges of Education	7
5	Technical Institutes	5
6	Agric. Senior High School	1
7	Special Schools	4
	Total	107

Summary of significant findings and recommendations

674. Managements of three institutions made 36 payments totalling GH¢105,668.12 without providing the necessary supporting documents such as receipts and invoices to authenticate the transactions. We recommended that the heads of the institutions and their accountants should refund the amount to the schools' accounts.

675. Management of Abutia Senior High Technical School between January 2018 and December 2018 made lodgments totaling GH¢5,402.10 into their accounts at GCB Limited, Ho Branch which had not been credited since. We therefore recommended that management should take legal action against the bank to recover the amount with interest.

676. Seventeen members of staff from three schools were indebted to their respective schools to the tune of GH¢14,889.00 in respect of rent and advances. We recommended that managements should adopt measures including deductions from salaries and allowances to recover all rent and advances in arrears.

677. Forty nine members of staff from three schools were indebted to their respective schools to the tune of GH¢26,179.00 as rent. We recommended that managements should adopt measures including deductions from salaries and allowances to recover all rent in arrears as unpaid rent.

678. Three Schools engaged in uncompetitive procurement of goods and services totaling GH¢460,393.22. We recommended the defaulting officers are sanctioned in accordance with Section 51 of the Public Procurement (Amendment) Act, 2016.

679. Physical inspection of assets at Nkwanta Community Senior High Technical School disclosed that some ICT equipment were stolen from the ICT Lab. We recommended that the police should expedite their investigations to apprehend and prosecute the perpetrators.

680. Five members of staff from five schools who separated from their respective institutions were paid a total unearned salary of GH¢26,169.56. We recommended to managements of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be refunded by the Heads and Accountants of the institutions.

681. Managements of four institutions made payments to suppliers and service providers without deducting the required withholding tax of GH¢12,146.13 and also did not remit deducted tax of GH¢8,787.65 to GRA. We recommended that managements of the institutions should comply with the relevant tax laws and also remit the withheld taxes of GH¢8,787.65 to the GRA. The Heads and Accountants should be held personally liable for any penalties imposed.

682. The Accountants of three Schools did not obtain VAT invoices from suppliers and service providers after making payments totaling GH¢337,236.64 with a VAT component of GH¢14,502.21 to various Suppliers. We recommended that the Headmasters and the Accountants of the respective schools should refund the amount involved.

FINANCIAL REPORTING

State of accounts

683. Out of the 107 institutions in the Region, only 47 representing 44% submitted financial statements for validation. The list of institutions whose financial statements were not submitted is attached as Appendix 'C'.

684. We recommended to managements of the defaulting institutions to comply with the requirement and submit the accounts timely for validation. Meanwhile the Regional Director of Education is advised to sanction any Head of institution who failed to submit the accounts for validation.

Operational Results

685. Government Grants, Boarding fees, Subsidies and other miscellaneous income constituted the main source of income for the institutions. The total income received by the 47 institutions amounted to GH¢153,946,647.99 while expenditure was GH¢150,789,894.76 resulting in an overall surplus of GH¢3,156,753.23 as shown below.

No	Accounts	Income (GH¢)	Expenditure (GH¢)	Surplus/Deficit (GH¢)
1	GOG	100,451,710.31	98,452,598.09	1,999,112.22
2	Boarding/IGF	34,774,190.14	35,748,011.73	(973,821.59)
3	GETFund	2,824,667.29	2,035,456.13	789,211.16
4	Free SHS	11,464,627.46	11,188,258.33	276,369.13
5	SEIP	861,588.81	768,424.94	93,163.87
6	Donation	3,569,863.98	2,597,145.54	972,718.44
	Total	153,946,647.99	150,789,894.76	3,156,753.23

Debtors -GH¢8,733,720.77

Indebtedness of staff, students and other debtors to the various institutions amounted to GH¢8,733,720.77 as at 31 December 2018. The breakdown is provided below and details attached as appendix 'D9'.

No	Description	Amount (GH¢)	Percentage
1	Student Debtors	7,917,350.42	90.65
2	Staff Debtors/Advances	86,627.90	0.99
3	Other debtors	729,742.45	8.36
	Total	8,733,720.77	100.00

686. We recommended that managements should institute effective measures aimed at improving payment of fees and other debt collections to enhance financial discipline and make funds available for school activities.

Creditors - GH¢6,326,489.31

687. Total liabilities of the 47 institutions as at 31 December 2018 was GH¢6,326,489.31 as shown below and details attached as Appendix 'E9'.

No	Description	Amount (GH¢)	Percentage
1	Student creditors	712,935.75	11.27
2	Suppliers	5,422,104.82	85.70
3	Others	191,448.74	3.03
	Total	6,326,489.31	100

688. We recommended to the various institutions to honour their obligations promptly in order to maintain the trust and confidence of their creditors.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Unsupported Payments - GH¢105,668.12

689. Regulation 39 of the Financial Administration Regulation (FAR) requires all heads of accounts section to control the disbursement of funds and ensure that transactions are properly authenticated to show that the amounts are due and payable.

690. Our Audit disclosed that managements of three institutions made 36 payments totalling GH¢105,668.12 without providing the necessary supporting documents such as receipts, invoices, statements of claims to authenticate the transactions. The details are provided below:

No.	Institution	No. of PVs	Amount (GH¢)
1.	Dzodze-Penyi SHS, Dzodze	9	14,500.00
2.	Abor Snr. High School, Abor	6	20,036.04
3.	Zion College, Anloga	21	71,132.08
	Total	36	105,668.12

691. The cause of the anomaly was attributed to poor documentations and weak internal controls at the institutions.

692. The practice undermined transparency and accountability which did not provide reasonable assurance that the payees actually received the monies paid.

693. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts

Un-Credited Payment Orders - GH¢5,402.10

694. Regulation 12 of the FAR 2004, (LI. 1802) requires a person entrusted with custodial duties for Public and Trust monies shall protect Public and Trust monies against unlawful diversion from their proper purposes and against accidental loss, and locate such monies so as to facilitate the efficient and economical discharge of public financial business.

695. We noted in our review of Abutia Senior High Technical School accounts, that payment order lodgments made between January and December 2018 totaling GH¢5,402.10 were not credited to the school's account by the Ho Branch of GCB Limited.

696. Even though management wrote several letters reminding the bank to rectify the omissions and reconcile the accounts with the uncredited cheque lodgments, no action was taken by the Bank.

697. The infraction negatively affected the school's inflows and intended activities.

698. We therefore recommended that management should take legal action against the bank to recover the amount with interest.

Unrecovered staff advances - GH¢14,889.00

699. Regulation 23 of the FAR, 2004, states that except as otherwise provided in any other enactment, the collection of public and trust moneys shall be the responsibility of the head of the department, who shall appoint supervising collectors for each area where the collection is required.

700. Our examination of staff debtor's ledger disclosed that 17 members of staff from three schools were indebted to their respective schools in respect of rent and advances totalling GH¢14,889.00 as shown in the table below:

No.	Institution	No. of Staff	Amount Outstanding (GH¢)
1.	Akatsi College of Education, Akatsi	1	2,500.00
2.	Peki College of Education, Peki	14	10,039.00
3.	Peki Senior High, Peki	2	2,350.00
	Total	17	14,889.00

701. We noted that schedule officers responsible for the collection of rents and advances did not pursue the defaulters resulting in the anomaly.

702. Non-payment of rents and advances from beneficiaries deprived the institutions of the necessary funds for the maintenance of the bungalows of the various schools.

703. We recommended that managements should adopt measures including deductions from salaries and allowances to recover all rent and advances in arrears.

Rent defaulters - GH¢26,179.00

704. FAR, 2004 (L.I 1802) Regulation 2 requires a head of government department to secure the due and proper collection of government revenue

collectable by the department within the terms of any enactment or of instructions issued or approved by the Controller and Accountant General.

705. Our examination of staff debtor's ledger disclosed that 49 members of staff from three schools owed their respective schools rent of GH¢26,179.00 as shown in the table below:

No.	Institution	Name of Staff	Amount (GH¢)
1.	Peki College of Education, Peki	14	11,325.00
2.	OLA Senior High School, Ho	21	10,294.00
3.	Zion College, Anloga	14	4,560.00
	Total	49	26,179.00

706. We noted that the anomaly occurred because schedule officers responsible for the collection of rents did not pursue the defaulters to collect the rent.

707. Non-payment of rents by occupants of the bungalows deprived the institutions of the necessary funds for the maintenance of the bungalows at the various schools.

708. We recommended that managements should adopt measures including deductions from salaries and allowances to recover the rents in arrears.

PROCUREMENT AND STORES IRREGULARITIES

Uncompetitive procurement - GH¢460,393.22

709. Public Procurement (Amendment) Act 2016, (Act 914) Section 20 states that the procurement entity shall request for quotations from as many suppliers or contractors as practicable, but shall compare quotations from at least three different sources that should not be related in terms of ownership, shareholding or directorship and the principles of conflict of interest.

710. Our review of procurement documents of three Institutions disclosed that managements procured goods and services worth GH¢460,393.22 without

requesting for competitive price quotations from other suppliers, neither did they obtain approval from the Public Procurement Authority for single source procurement.

No.	Institution	No. of PVs	Amount (GH¢)
1.	Nkwanta Comm. Snr. High Tech. School, Nkwanta	6	68,352.14
2.	Abutia Snr. High Tech. School	11	103,870.00
3.	Zion College, Anloga		288,171.08
	Total		460,393.22

711. We recommended to management to comply with the provisions of the procurement law. We further recommended appropriate sanction under Section 51 of the Public Procurement (Amendment) Act, 2016 (Act 914) against the Heads and Accountants for non-adherence of the Procurement law.

Stolen ICT Equipment

712. Regulation 183 of the Financial Administration Regulations, 2004 (LI1802) states the head of the department shall be accountable for proper care custody and the use of government stores from the time of acquisition until they have been used or otherwise disposed off in accordance with these regulation.

713. Our physical inspection of assets at the Nkwanta Community Senior High Technical School disclosed that the under listed ICT equipment were stolen from the laboratory.

No	Item Description	QTY
1	Panel Computer	1
2	UPS (Maxms)	4
3	Monitor (CxN)	4
4	System Unit (CxN)	1
	Total	10

714. Management explained that the lab was broken into by unidentified persons who made away with the items. Management reported the case to the Police for investigation.

715. We therefore recommended that the police should intensify the investigations to arrest and prosecute the culprits while management takes steps to strengthen the security at the computer lab.

PAYROLL IRREGULARITIES

Unearned salary GH¢26,169.56

716. Regulation 297 of the Financial Administration Regulations 2004 states a head of department shall cause the immediate stoppage of payment of salary to a public servant when that servant has vacated post.

717. Contrary to the above, our audit of five Institutions disclosed that five members of staff who separated from their respective institutions were paid a total unearned salary of GH¢26,169.56 as shown in the table below:

No.	Name of staff	Institution	Amount (GH¢)
1.	Walter D. Adzanku	Akatsi College of Education	10,524.20
2.	Emmanuel K. Akakpo	Abutia Snr. High Tech. Sch.	1,912.28
3.	Amedza Dennis Napoleon		969.28
4.	Kevin Agbevadi S.	Abor Senior High School	8,586.20
5.	Dzormeku Vivian Afitor	Zion College, Anloga	4,177.60
	Total		26,169.56

718. The payment of the unearned salary was attributed to managements' failure to notify the bankers of the separated staff and Controller and Accountant General's Department to delete and stop paying salaries to the separated staff.

719. We recommended to managements of these institutions to recover the unearned salary from the separated staff, failure of which the amount should be recovered from the Heads and Accountants of the institutions.

TAX IRREGULARITIES

Unremitted/non-deduction of withholding taxes - GH¢20,903.78

720. Managements of four institutions failed to withhold tax of GH¢12,146.13 on payments to suppliers and service providers, and again did not remit tax of GH¢8,757.65 to GRA contrary to Sections 116 and 117 of the Income Tax Act, 2015 (Act 896). Details are provided below:

No.	Institution	Tax not Deducted (GH¢)	Tax not Remitted (GH¢)	Total (GH¢)
1.	Dzodze-Penyi Snr. High School	8,022.00	–	8,022.00
2.	Some Snr. High School, Agbozume	1,810.00	8,183.85	9,993.85
3.	Abor Snr. High School, Abor	686.60	573.80	1,260.40
4.	Zion College, Anloga	1,627.53		1,627.53
	Total	12,146.13	8,757.65	20,903.78

721. We recommended that the institutions should comply with the relevant tax laws and also remit the withheld taxes of GH¢8,757.65 to the GRA. The Heads and Accountants should be held personally liable for any penalties imposed.

722. We further recommended that, the Heads and Accountants should personally pay the tax of GH¢12,146.13 that was not withheld to GRA and recover the amount from the suppliers.

Failure to obtain VAT invoices from suppliers - GH¢14,502.21

723. Value Added Tax Act (VAT), 2013 (Act 870) Section 41 stipulates that a taxable person shall, on making a taxable supply of goods or services, issue to

the recipient, a tax invoice in the form and with the details that are prescribed by the Commissioner-General.

724. The Accountants of three Schools procured goods and services worth GH¢337,236.64 with a VAT component of GH¢14,502.21 but failed to obtain VAT invoices from the suppliers. Details are provided below.

No.	Institution	Value (GH¢)	VAT Component (GH¢)
1.	Dzodze-Penyi Snr. High Sch.	182,707.00	8,100.27
2.	Some Senior High School	78,940.00	4,134.25
3.	Zion College, Anloga	75,589.64	2,267.69
	Total	337,236.64	14,502.21

725. We attributed the lapse to lack of supervision on the part of the Heads and Accountants of the institutions over their finance officers.

726. The irregularity could facilitate the misappropriation of the VAT revenue of GH¢14,502.21

727. We recommended that the Headmasters and the Accountants of the respective schools should refund the amount involved.

WESTERN REGION

Introduction

728. During the year 2018, Western Regional Audit Office was responsible for the audit of 57 pre-University Educational Institutions which were categorized as below.

No	Types of institutions	Number
1	Senior High School	34
2	Senior High/Tech School	13
3	College of Education	4
4	Tech College of Education	2
5	Special Schools	2
6	Vocational Institution	2
	Total	57

Summary significant findings and recommendations

729. The headmaster of Adiembra Senior High School and five Accounts officers of Sefwi Bodi Senior High School misappropriated a total amount of GH¢190,489.30 representing fees collected from students. We recommended that the officers involved should refund the total amount of GH¢190,489.30 into the schools' accounts at the current interest rate and disciplinary action taken against them.

730. One hundred members of staff from six institutions defaulted in rent payment totaling GH¢58,645.00 as at the end of December 2018. We recommended to the respective managements to recover the outstanding rent of GH¢58,645.00 from the affected of staff.

731. Managements of 12 institutions paid a total amount of GH¢303,457.12 on 172 payment vouchers to various suppliers and individuals for services performed but failed to obtain the relevant documents to authenticate the payments. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

732. Managements of Nkroful Agriculture Senior High School and Takoradi Senior High School levied students a total of GH¢18,156.00 as library fees for two academic terms but failed to purchase any new book for the library. We therefore recommended to the respective managements to comply with the condition under which the library fees were collected.

733. Management of Sefwi Wiawso College of Education overpaid suppliers to the tune of GH¢3,500.70 for the purchase of goods during the period under review. We recommended that the amount of GH¢ 3,500.70 should be recovered from the respective Accountants.

734. Managements of Bia Lamplighter and Enchi Colleges of Education granted salary advance of GH¢140,100.00 to 53 members of staff which had not been recovered. We recommended that the managements should recover the amount from the beneficiaries.

735. Our audit of Sekondi Methodist Senior High school disclosed that a total of GH¢225,808.50 was collected as school fees during the period but only GH¢181,561.35 was deposited leaving an outstanding balance of GH¢44,247.15 which was directly expended on various activities. We recommended that all payments of fees should be made by bankers draft or payment orders.

736. Ten institutions procured goods and services worth GH¢1,442,540.44 without obtaining alternative price quotations from the suppliers and service providers. We recommended strict compliance with the Public Procurement Act (PPA) to ensure transparency and value for money. We further recommended sanctions in accordance with Section 51 of the PPA.

737. Management of two institutions failed to put into economic use two assets worth GH¢32,950.00 belonging to them during the period under review. We urged management to ensure that the assets are put to immediate use to avoid their deterioration.

738. Contrary to the third schedule (category F1-F3) of the Public Procurement (Amendment) Act, 2016 (Act 914), managements of two institutions approved and engaged in procurement of goods worth

GH¢847,695.49 above their threshold, without recourse to the Entity Tender Committee's approval. We recommended appropriate sanctions against the heads of the institutions in accordance with section 51 of the Act.

739. Fourteen separated staff from seven schools who either vacated post or retired from the schools were paid a total unearned salary of GH¢52,318.18. We recommended to managements of the institutions to recover the unearned salary from the separated staff.

740. Managements of 11 schools made payments to suppliers and service providers without deducting the required withholding tax of GH¢17,311.94 and again withheld an amount of GH¢31,165.55 without remitting to GRA contrary to sections 116 and 117 of the Income Tax Act 2015 (Act896). We recommended that the Heads and Accountants of the schools should personally pay the total amount of GH¢17,311.94 not deducted as tax and seek refund from the suppliers, whilst the unremitted amount of GH¢31,165.55 be paid to GRA.

741. Management of Sefwi Wiawso Senior High School deducted SSF contributions totaling GH¢2,164.50 from nine temporary staff but failed to remit to SSNIT. We recommended that management should remit the deduction to SSNIT to enhance financial sanity and any penalty charge imposed for the delay should be paid personally by the accountant.

FINANCIAL REPORTING

Annual Estimates

742. All the 57 Educational Institutions prepared and submitted their annual estimates which were approved by their respective Board of Governors.

State of Accounts

743. During the year under review 55 out of the 57 institutions in the region submitted their Accounts and Annual Financial Statements for our validation and certification.

744. The defaulting institutions were Sefwi Wiawso College of Education and Manso Amenfi Vocational School who had for the past three years failed to submit Financial Statements for validation and certification.

745. We recommended that the Heads and the Accountants of the two institutions should be sanctioned by the Regional Director of Education in accordance with section 33 of the Audit Service Act 2000, (Act 584). The accountants should also be given enough training to cope up with the work.

Operational Results

746. For the year 2018, the 55 institutions recorded an income of GH¢184,265,005.91 as against corresponding expenditure of GH¢182,567,107.55 resulting in a surplus of GH¢1,697,898.36. The surplus was subsequently charged to the reserve funds of the institutions. The summary of operational results is shown below.

No	Details	Income GH¢	Expenditure GH¢	Surplus/Deficit GH¢
1	GOG	110,308,045.20	110,410,843.50	(102,798.30)
2	Boarding	45,950,022.48	46,005,621.67	(55,599.19)
3	Subsidy	6,095,909.25	6,239,582.53	(143,673.28)
4	Free SHS	16,847,593.35	14,370,183.87	2,477,409.48
5	Donation	2,242,894.21	2,186,273.31	56,620.90
6	Miscellaneous	2,820,541.42	3,354,602.67	(534,061.25)
	Total	184,265,005.91	182,567,107.55	1,697,898.36

Debtors-GH¢5,041,485.78

747. The 55 institutions were owed a total amount of GH¢5,041,485.78 by students, staff and other debtors as at 31 December 2018 as summarized below with details in Appendix 'D10' attached.

No	Debtors GH¢	Amount GH¢	Percentage %
1	Staff	40,740.00	0.81
2	Students	4,911,545.48	97.42
3	Others	89,200.30	1.77
	Total	5,041,485.78	100.00

748. Due to laxity in fees collections at the schools, a substantial amount of GH¢4,911,545.48 representing 97.42% of the total debtors were owed by students.

749. The heads of the institutions attributed the cause of huge student indebtedness to a directive from GES Headquarters not to expel students for non-payment of fees.

750. We recommended that managements of the schools should put in place effective mechanism to boost the collection of school fees.

Creditors-GH¢6,560,535.88

751. The schools were indebted to students, suppliers and service providers to the tune of GH¢6,560,535.88 for the year under review as summarized below with details in Appendix 'E10' attached.

No	Creditors	Amount GH¢	Percentage %
1	Students	489,659.13	7.46
2	Suppliers	5,908,844.03	90.07
3	Others	162,032.72	2.47
	Total	6,560,535.88	100.00

752. The institutions owed a total amount of GH¢5,908,844.03 representing 90.07% to suppliers of goods and services. This was due to their inability to collect enough school fees in order to settle obligations as and when they fall due.

753. We recommended to the Heads of institutions to ensure that all their obligations are settled on time as required under Part 1 Section 2(m) of the Financial and Accounting Instructions to maintain the credibility of the institutions to avoid legal suit and also boost supplier's confidence.

MANAGEMENT ISSUES

CASH IRREGULARITIES

Misappropriation of Revenue: GH¢190,489.30

754. Regulation 12 of the Financial Administration Regulations 2004, L.I. 1802 states that a person entrusted with custodial duties for public and trust moneys shall protect public and trust moneys against unlawful diversion from their proper purposes and against accidental loss, and locate such moneys so as to facilitate the efficient and economical discharge of public financial business.

755. Our examination of the accounts of two institutions disclosed that the headmaster of Adiembra Senior High School and five accounts officers of Sefwi Bodi Senior High School misappropriated a total amount of GH¢190,489.30 representing fees collected from students as shown in the table below:

No.	Name of officer	Institution	Fees collected (GH¢)	Amount Paid (GH¢)	Amount Outstanding (GH¢)
1.	Ebenezer Nelson	Adiembra SHS	143,750.30	-	143,750.30
2.	Addai Sampson,	Sefwi Bodi SHS	98,501.00	51,762.00	46,739.00
3.	Francis Fauchie,				
4.	Gilbert Y. Zaglogo,				
5.	Hamudu Asugbila				
6.	Yaw Ofori				
	Total		242,251.30	51,762.00	190,489.30

756. The cause of the anomaly was attributed to poor supervision and weak internal control checks.

757. We recommended that the officers should refund the total amount of GH¢190,489.30 into the schools' accounts at the current interest rate and disciplinary action taken against them.

Unrecovered Rent-GH¢58,645.00

758. Regulation 2 of the FAR, 2004 (LI 1802) states that the head of government department shall secure the due and proper collection of government revenue collectable by the department within the terms of any enactment or of instructions issued or approved by the Controller and Accountant-General.

759. Contrary to the above we observed from 6 institutions that 100 teaching and non-teaching staff defaulted in rent payments totaling GH¢58,645.00 as at the end of December 2018 as shown below:

No.	Institution	No. of Occupants	Amount (GH¢)
1	Amenfiman Snr. High School	18	3,215.00
2	Annor Adjaye Snr. High School	8	20,535.00
3	Archbishop Porter Girls' Snr. High	19	12,050.00
4	Fijai Snr. High School	18	10,005.00
5	Kikam Technical Institute	30	10,360.00
6	Takoradi Snr. High School	7	2,480.00
	Total	100	58,645.00

760. We noted that schedule officers responsible for the collection of rents did not pursue the defaulters for collection resulting in the outstanding debt. Meanwhile, management did not sign tenancy agreements with the occupants to facilitate easy collection.

761. Non-collection of rents from the occupants as they become due deprived the institutions of the necessary funds for the maintenance of the bungalows of the various schools.

762. We recommended to managements to recover the outstanding rent of GH¢58,645.00 from the affected staff whilst steps are taken to eject recalcitrant occupants. We further recommended that management put in place mechanism to collect all rent as they fall due from occupants of school bungalows.

Unsupported Payments-GH¢303,457.12

763. Regulation 39 of the Financial Administration Regulations state that the head of accounts section of a department shall control the disbursement of funds and shall ensure that transactions are properly authenticated and that all amounts are due and payable.

764. Our audit disclosed that managements of 12 institutions disclosed paid a total amount of GH¢303,457.12 on 172 payment vouchers to various suppliers and individuals for services performed but failed to obtain the relevant documents to authenticate the payments. Details are provided below.

o.	Institution	No. of PVs	Amount (GH¢)	Supporting Document not provided
1	Archbishop Porterr Girls' Snr. High	1	6,000.00	Official Receipts and Invoices
2	Asawinso Snr. High School	44	80,609.18	Receipts and Invoices
3	Bia Lamplighter College of Education	11	53,833.00	Statement of claim, receipts, reports
4	Bia Snr. High Tech. School	25	23,898.88	Receipts
5	Fijai Snr. High School	1	1,706.11	Official Receipts of payees
6	Huni Valley Snr. High School	30	60,708.95	Official Receipts and Invoices
7	Kikam Technical Institute	4	25,217.00	Receipts and Signed list of recipients
8	Nkroful Agric. Snr. High School	4	2,665.00	Receipts, Invoices, signed list
9	Sefwi Bekwai Snr. High School	35	12,142.00	Receipts and Invoices
10	Sekondi College	3	8,750.00	Receipts and Invoices
11	Sekondi Methodist Snr. High School	6	5,160.00	Minutes of meeting
12	Sefwi Wiawso College of Education	8	22,767.00	Receipts
	Total	172	303,457.12	

765. The cause of the anomaly was attributed to poor supervision by management and weak internal controls at the institutions.

766. The absence of the supporting documents made it difficult for the audit team to confirm that the expenditure was made in the interest of the respective institutions.

767. We recommended that the Heads of the institutions and their Accountants should refund the amount to the schools' accounts.

Misapplication of Funds - GH¢18,156.00

768. Regulation 179 of the Financial Administration Regulations, 2004 L.I. 1802 states that a head of department may not authorise payment to be made out of funds earmarked for specific activities for purposes other than those activities.

769. We noted from the review of students' bills that, managements of two institutions, Nkroful Agriculture Senior High School and Takoradi Senior High School levied students a total of GH¢18,156.00 as library fees for two academic terms as shown below:

No.	Institution	No. of Students	Amount (GH¢)
1	Nkroful Agric. Snr. High School	774	5,784.00
2	Takoradi Snr. High School	1658	12,372.00
	Total	2,432	18,156.00

770. Our verification of books at the library however disclosed that no new book was purchased for the library by managements of the institutions during the period. This occurred because the schools misapplied the library funds on other activities.

771. The practice has the tendency of impeding the progress and smooth flow of specific activities for which the funds had been released. The students and

tutors were therefore denied access to books to facilitate teaching and learning in the school.

772. We therefore recommended to the respective managements to reimburse the library accounts with the amount of GH¢18,156.00 and discontinue the practice forthwith to enhance financial discipline.

Over payment to Suppliers - GH¢3,500.70

773. Regulation 39 of the Financial Administration Regulations state that the head of accounts section of a department shall control the disbursement of funds and shall ensure that transactions are properly authenticated and that all amounts are due and payable.

774. Our audit of the accounts of Sefwi Wiawso College of Education disclosed that management overpaid suppliers to the tune of GH¢3,500.70 for the purchase of goods during the period under review.

775. The cause of the anomaly was attributed to poor documentation and weak internal control checks as the authorizing officers failed to scrutinize all payment vouchers and to keep track of all previous payments made to the suppliers.

776. We recommended that the amount of GH¢3,500.70 should be recovered from the Accountant.

Unrecovered Staff Advance - GH¢140,100.00

777. Regulation 110 of the FAR 2004 (LI. 1802) stipulates that, a head of department or the officer to whom the duties of the head of department have been delegated shall ensure that advances granted are fully recovered in accordance with the appropriate agreement

778. Our review of staff advances ledger at Bia Lamplighter College of Education and Enchi College of Education disclosed that an amount of GH¢140,100.00 was granted to 53 members of staff as salary advance by management which had not been recovered as shown in the table below.

No	Institution	No. of Staff	Amount Granted GH¢	Amount Paid GH¢	Amount Outstanding GH¢
1	Bia Lamplighter College of Education	23	110,100.00	-	110,100.00
2	Enchi College of Education	30	30,000.00	-	30,000.00
	Total	53	140,100.00	-	140,100.00

779. The delay in the repayment was due to Accountants inability to put in appropriate measures to recover the salary advances granted.

780. Non recovery of the advance could deny other staff from benefitting from the fund.

781. We recommended that managements of the institutions should recover the amount from the beneficiaries and further institute measures to strengthen the rate of recovery of all future advances.

Direct Disbursement from Revenue - GH¢44,247.15

782. Regulations 18 of the Financial Administration Regulations, (FAR,) 2004 (LI 18) states that, a department that has legislative approval to retain all or a portion of Internally Generated Funds collected, must first lodge the retained Internally Generated Funds in gross into the Department's Operational Bank Account designated by the Controller and Accountant-General before disbursements are made.

783. Our audit of Sekondi Methodist Senior High school disclosed that a total of GH¢225,808.50 was collected as school fees during the period but only GH¢181,561.35 was deposited leaving an outstanding balance of GH¢44,247.15 which was directly expended on various activities.

784. The lapse was due to cash payments of fees coupled with the breakdown in internal control checks over revenue collection.

785. We recommended that all payments of fees should be made by bankers draft or payment orders as well as strengthen internal controls checks.

PROCUREMENT AND STORES IRREGULARITIES

Uncompetitive Procurement - GH¢1,442,540.44

786. Section 20 of the Public Procurement (amendment), Act 2016, (Act 914) states that, the procurement entity shall request quotations from as many suppliers or contractors as practicable, but from at least three different sources.

787. We noted that, 10 institutions procured goods and services worth GH¢1,442,540.44 without obtaining alternative price quotations from the suppliers and service providers during the period under review. Details provided below.

No.	Institution	No. of PV's	Amount (GH¢)
1	Sefwi Bekwai SHS	9	20,989.63
2	Archbishop Porterr Girls' Snr. High	16	99,825.00
3	Bia Lamplighter College of Education	31	237,788.00
4	Bonzo Kaku SHS	6	31,423.00
5	Enchi College of Education	10	82,524.18
6	Sekondi Methodist SHS	6	66,830.00
7	St. Augustine's SHS	16	68,617.00
8	Tarkwa Snr. High School	23	48,607.50
9	Sefwi Wiawso College of Education	64	624,129.78
10	Asawinso SHS	35	161,806.35
	Total	195	1,442,540.44

788. The lapse was due to the respective management's failure to ensure transparency and fair competition in their procurement processes. This did not guarantee fair pricing and value for money.

789. We recommended to managements of the affected institutions to operate within the ambit of the procurement laws. We further recommended sanctions against the Heads in accordance with Section 51 of the PPA (A).

Assets not put to use - GH¢32,950.00

790. Section 7(1a) of the Public Financial Management Act 2016, Act 921 states that “A Principal Spending Officer of a covered entity shall ensure the regularity and proper use of money appropriated in that covered entity”.

791. Contrary to the above provision, management of two institutions failed to put to economic use two assets belonging to them during the period under review. Details are shown below.

No.	Institution	Details	Year of Acquisition	Reasons	Amount (GH¢)
1	Sefwi Akontombra Snr. High School	Smoke free stove	14/11/2017	Lack of inputs	7,090.00
2	Huni Valley Snr. High School	Cornmill	1/3/14	Lack of components parts	25,860.00
	TOTAL				32,950.00

792. We noted negligence on the part of management to ensure that the assets are put to economic use accounted for the infraction, a tendency that has the potential risk of causing financial loss to the School.

793. We recommended to the managements to ensure that the assets are put to immediate use to avoid their deterioration.

CONTRACTS IRREGULARITIES

Procurement above head of entity threshold- GH¢847,695.49

794. Contrary to the third schedule (category F1-F3) of the Public Procurement (Amendment) Act, 2016 (Act 914) which limits the authority of Head of Institutions to approve a contract for procurement of goods up to

GH¢100,000.00, management of two institutions approved and engaged in procurement of goods worth GH¢847,695.49 above their threshold without recourse to the Entity Tender Committee for approval, as shown below;

No.	Institution	Contract Sum (GH¢)	Amount paid to date (GH¢)	No. of PV's	Items
1	Bia Lamplighter College of Education	159,237.00	159,237.00	2	Assorted Goods
2	Sekondi College of Education	688,458.49	688,458.49	21	Assorted Goods
	Total	847,695.49	847,695.49	23	

795. The lapse was attributed to management's desire to circumvent the procurement processes and award the contracts to friends and cronies.

796. The infraction on the procurement process tainted the transparency of the whole transaction and the stands the risk of not obtaining value for money.

797. We recommended that all procurements beyond the approved threshold of the heads of entity should be referred to the appropriate authority for approval.

PAYROLL IRREGULARITIES

Unearned Salary - GH¢45,950.90

798. Regulation 297 of the Financial Administration Regulations 2004 states a head of department shall cause the immediate stoppage of payment of salary to a public servant when that servant has vacated post.

799. We noted during our review of payrolls that, seven schools paid unearned salaries to 13 separated staff who either vacated post or retired from the schools for the months that they were separated. Details are shown below:

No.	Institution	Name of Staff	Amount GH¢
1	Annor Adjaye SHS	Kofi Rockson Bangoto Gregory	1,460.20 792.02
2	Archbishop Porter Girls' SHS.	Odame Antwi	5,808.40
3	Diabene Snr. High Tech. Sch	Peter S. Albany	510.00
4	Fijai Snr. High School	Anthony Quaidoo Agnes Baidoo	6,018.98 791.50
5	Holy Child Training College	Margaret Lemaire Richard Demenu Augustine K. Nkyie	480.50 9,542.71 9,885.68
6	Takoradi Technical Institute	Peter Kwaw	4,676.85
7	Sefwi Wiawso College of Education	Gadri Yao Johnson Kyeremanteng Michael Amani Augustus	1,940.91 1,973.53 2,069.62
	Total		45,950.90

800. The cause for the payment of the unearned salary was attributed to the respective managements' failure to notify Controller and Accountant General for the deletion of the names and also inability to inform their bankers to stop payments of the unearned salary.

801. We recommended to managements of the institutions to recover the unearned salary from the separated staff, failure of which the amounts should be recovered from the Heads and Accountants of the institutions.

TAX AND STATUTORY DEDUCTIONS IRREGULARITIES

Failure to withhold and to remit taxes - GH¢48,477.49

802. Section 117 of the Income Tax Act 896 states: a withholding agent shall pay to the Commissioner-General within fifteen days after the end of each calendar month a tax that has been withheld in accordance with this Division during the month.

803. Our review disclosed that managements of 11 schools made payments to suppliers and service providers without deducting the required withholding

tax of GH¢17,311.94 and further withheld an amount of GH¢31,165.55 without remitting to GRA contrary to Sections 116 and 117 of the Income Tax Act 2015 (Act896) as shown in the table below:

No	Institution	Unremitted tax withheld (GH¢)	Non-deduction of tax (GH¢)
1	Asawinso SHS	-	1,305.81
2	Axim Girls' SHS	-	1,028.49
3	Bia Lamplighter College of Education	-	3,491.28
4	Enchi College of Education	-	2,318.13
5	Huni Valley SHS	-	6,476.78
6	Sefwi Bekwai SHS	-	995.28
7	Sekondi Sch. for the Deaf, Inchaban	1,741.78	-
8	St. Augustine's SHS	21,244.16	-
9	Sefwi Wiawso College of Education	5,984.06	-
10	Bonzo Kaku SHS	-	1,696.17
11	Sefwi Bodi SHS	2,195.55	-
	Total	31,165.55	17,311.94

804. Failure on the part of Accountants of the institutions to ensure that the taxes were withheld before effecting payments to the suppliers caused the anomaly.

805. We recommended that the Heads and Accountants of the schools should personally pay the total amount of GH¢17,311.94 not deducted as tax and seek refund from the suppliers, whilst the unremitted amount of GH¢31,165.55 be paid to GRA without further delays.

Failure to remit SSF Contribution-GH¢2,164.50

806. Section 3 of the National Pension Act 2008, (Act 766) states an employer who fails to remit total contributions within a time period commits an offence and is liable on summary conviction.

807. Our audit of the accounts of Sefwi Wiawso Senior High School disclosed that Social Security Fund (SSF) contributions for nine temporary staff totaling GH¢2,164.50 which had been deducted for nine months was not remitted to SSNIT.

808. We recommended that management should remit the deduction to SSNIT to enhance financial sanity and any penalty charge imposed for the delay should be paid personally by the accountant.

GENERAL MATTERS

Unauthorized printing of receipt books

809. Financial Administration Regulation 2004 (L.I 1802) states that the Controller and Accountant General is responsible for approving the form and content of value books and ordering supplies of value books from printers.

810. Our audit disclosed that 240 schools in seven regions printed their own receipt books from private source for the collection of revenue and school fees without approval from the Controller and Accountant General. The details are shown in the table below and the schools involved attached as Appendix 'D'.

No	Region	Number
1	Eastern	106
2	Greater Accra	5
3	Ashanti	12
4	Brong Ahafo	56
5	Central	38
6	Northern	7
7	Upper East	16
	Total	240

811. The infraction was attributed to failure by the Heads and Accountants of the institutions to adhere to the law. The effect could result in misappropriation of revenue.

812. We therefore recommended that managements of the institutions involved should desist from the practice and seek approval from Controller and Accountant General to enhance transparency and financial accountability.

Outstanding utility Bills - GH¢4,201,806.92

813. Section 2 of the Financial Accounting Instructions for Schools and Colleges requires that it is the duty of the head of institutions to ensure that debts owed by the institutions are promptly paid.

814. Our audit disclosed that 17 schools in six regions had a total outstanding utility bills of GH¢4,201,806.92 as at 31 December 2018.

No	Region	No. of Schools	Types of Utility		Amount GH¢
			Water	Electricity	
1	Ashanti	1	72,637.88	107,777.38	180,415.26
2	Upper East	2	66,722.48	638,413.25	705,135.73
3	Central	4	728,577.18	98,934.16	827,511.34
4	Upper West	8	0	1,010,839.92	1,010,839.92
5	Northern	1	329,272.48	661,655.01	990,927.49
6	Volta	1	486,977.18	0	486,977.18
	Total	17	1,684,187.20	2,517,619.72	4,201,806.92

815. Management explained that the outstanding utilities were as a result of late and insufficient release of funds by the government and some parents' failure to pay students fees.

816. We therefore recommended that managements of the respective schools should liaise with Ministry of Education to seek funds for the settlement of the debt to avoid disconnection.

Abandoned GET-Fund Projects

817. Regulation 39 of the Financial Administration Regulations, 2004 (L.I 1802) requires that, optimum value for money and the intention of Parliament.

818. Our audit disclosed that 218 GET-Fund projects were awarded on contract in 98 schools from five Regions some dating as far back as 1997 and

which were at different stages of completion were abandoned by the respective contractors for non-payment of Interim Certificates (IPCs). The distribution of the projects are as shown below:

No	Regions	No of schools	Project
1	Western	6	10
2	Central	21	39
3	Upper East	6	31
4	Ashanti	35	70
5	Brong Ahafo	14	28
6	Upper West	13	35
7	Greater Accra	3	5
	Total	98	218

819. When projects are abandoned, the possibility of cost overruns cannot be ruled out. Also, abandoned materials at project sites may be subjected to pilfering. The long delays in completing the projects could worsen the already precarious accommodation problems in the schools.

820. We recommended to the Headmasters to contact the GET-Fund and Ministry of Education to ensure that funds are released to the contractors to enable them complete the projects to achieve their intended purposes.

NATIONAL SUMMARY OF IRREGULARITIES
PRE-UNIVERSITY EDUCATIONAL INSTITUTIONS - 2018

IRREGULARITIES/REGION	ASHANTI REGION		BRONG AHAFO REGION		CENTRAL REGION		EASTERN REGION		GREATER ACCRA		NORTHERN REGION		UPPER EAST REGION		UPPER WEST REGION		VOLTA REGION		WESTERN REGION		TOTAL		No. of Schools involved
	GHC		GHC		GHC		GHC		GHC		GHC		GHC		GHC		GHC		GHC		GHC		
CASH IRREGULARITIES	86,313.00		51,002.77		295,348.40		88,917.65		71,744.53		268,980.40		3,397.00		249,284.20		105,668.12		303,457.12		1,524,113.19		50
Unreported Payments	904,231.90																				904,231.90		2
Excessive cash payments																					336,105.98		25
Outstanding rent	9,920.00		34,356.08		83,616.94		19,343.00		68,245.96		35,800.00										26,179.00		6
Uncredited lodgments	132,872.50		160,782.68		20,643.71																5,402.10		9
Misapplication of Funds	9,632.80				239,870.95										18,984.65						18,156.00		9
Outstanding staff advances	8,305.82				28,914.00		17,780.00		24,630.60		19,352.98				1,000.00						140,100.00		15
Misappropriation of funds									22,634.00												190,489.30		3
Charging of unauthorised fees			68,570.80																				2
Imprest not retired					83,852.50						2,160.00										86,012.50		8
Unpresented payment vouchers											75,517.74										75,517.74		1
Unclaimed Scholarship Grants Paid to EOCC instead of Scholarship Secretariat									63,475.34												63,475.34		4
Cash withdrawals not accounted for			57,505.65																		57,505.65		1
Payment made in the name of school officials instead of business entities	54,561.80																				54,561.80		1
Direct Disbursement from Revenue																					44,247.15		1
Excessive use of Honor Certificate	30,616.00																				30,616.00		1
Revenue not accounted for			2,400.00		15,629.67				1,717.00												19,746.67		4
Overpayment to a supplier															14,900.00						18,400.70		2
Charging unapproved fees			15,100.00																		15,100.00		1
Unauthorized withdrawals from PTA Account					6,800.00																6,800.00		1
Inflated prices			5,410.00																		5,410.00		1
Sub total	1,236,453.82		395,127.98		774,676.17		126,040.65		335,797.43		401,811.12		3,397.00		284,168.85						758,595.27		0
PROCUREMENT/STOREIRREGULARITIES																							
Uncompetitive Purchases	120,880.39		192,826.75		1,613,311.37				351,154.67		28,870.00		149,421.58		585,181.00		460,393.22		1,442,540.44		4,944,579.42		47
Failure to supply correct quantities of food stuff by Buffer stock Co. Ltd															603,413.00						603,413.00		4
Payment for non-existing internet facility															158,739.00						187,972.75		12
Payment for goods and services without performance certificates															155,681.00						155,681.00		2
Procurement of Customized School vest not issued to students					120,000.00																120,000.00		1
Procurement of items not captured in the Procurement Plan					99,633.00																99,633.00		2
Fuel purchases not accounted for	12,865.00		5,122.00		22,896.05						28,702.82		14,667.00								84,252.87		9
Health screening undertaken without report															83,760.00						83,760.00		13
Assets not put to use																					32,950.00		2
Uniforms paid for but not supplied					4,500.00		24,920.00														29,420.00		3
Missing Photocopier Machine			15,000.00																		15,000.00		1

EASTERN REGION
SUMMARY OF IRREGULARITIES

No	Name of Institution	CAH IRREGULARITIES				PROCUREMENT & STORE IRREG		CONTRACT IRREG	PAYROLL IRREG	TAX IRREG.
		Unsupported payments	Unrecovered Rent and Staff Advances		Payment for items not supplied	Stolen/ Unpresented Laptops/ Equipment				
			Unrecovered Rent	Unrecovered Staff Advances						
		GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	
1	Abetifi College of Education		3,500.00							
2	Abetifi Technical Institute	43,178.65								
3	Aburi Girls Snr. High Sch.						21,126.72			
4	Akim Asafo Snr. High School						4,659.12			
5	Akro Senior/ Tech. School	13,540.00					2,069.62			
6	Asesewa Senior High School		7,395.00							
7	Attafuah Senior High/ Technical School		8,448.00							
8	Kade Senior High Technical School				24		56,500.00			
9	Maame Krobo Comm. Snr. High Sch.	19,249.00								
10	Nifa Senior High School						4,370.00			
11	Presbyterian College of Edu.						5,818.25			
12	SDA College of Education	12,950.00		13,540.00		14,880.00			15,299.94	
13	St Francis Senior High Technical School				26					
	St. Paul Senior High School – Asakraka					10,040.00				
14	Yilo Krobo Senior High School			4,240.00						
Total		88,917.65	19,343.00	17,780.00	50	24,920.00	56,500.00	38,043.71	15,299.94	
No. of Schools involved		4	3	2	2	2	1	5	1	

**GREATER ACCRA REGION
SUMMARY OF IRREGULARITIES**

No	Name of Institution	CASH IRREGULARITIES							PROCUREMENT IRREG.			PAYROLL IRREG.				TAX IRREGULARITIES		
		Unsupported payments GH¢	Unclaimed Scholarship Grants Paid to EOCC instead of Scholarship Secretariat GH¢	Unrecovered Loans/ Advances GH¢	Misappropriation of funds GH¢	Charging of WASSCE Registration Fees in excess of approved rate- GH¢	Revenue not accounted for GH¢	Rent defaulters GH¢	Uncompetitive Procurement GH¢	Unearned salary GH¢	Tax deducted GH¢	Tax not remitted GH¢	Purchases from non-VAT entities GH¢	False VAT invoice issued GH¢				
1	Accra Academy	4,820.40		24,630.60						39,294.60								
2	Accra College of Education																	
3	Accra Girls' Senior High School	29,593.88								50,330.35								
4	Ada College of Education									51,030.00						2,106.47		
5	Ada Senior High School		23,230.42															
6	Ada Senior High Technical School		15,435.92							64,642.92							2,365.70	
7	Kaneshie Senior High Tech. School	4,997.00								21,401.00							5,551.65	
8	Kwabinya Community Senior High School																4,342.17	
9	Labone Senior High School													2,297.29				
10	Ningo Senior High Technical School		8,188.90						83,350.00									
11	Odogonno Senior High School, Awoshie	32,333.25																
12	Osu Presbyterian Senior High School				22,634.00													
13	Osudoku Senior High School		16,620.10															
14	Prampram Senior High School																	
15	Presbyterian Boys SHS, Legon																	
16	St Mary's Senior High School																	
17	St. John's Grammar Senior High																	
18	Tema Senior High School																	
	Total	71,744.53	63,475.34	24,630.60	22,634.00	83,350.00	1,717.00	68,245.96	351,154.67	24,709.60	1,484.28	2,106.47	12,259.52	13,959.73				
	No. of Schools involved	4	4	1	1	1	1	4	8	4	1	1	3	2				

NORTHERN REGION

SUMMARY OF IRREGULARITIES

No	Name of Institution	CASH IRREGULARITIES					PROCUREMENT IRREG.					PAYROLL IRREG.			TAX IRREGULARITIES		
		Unsupported payments	Unpresented payment vouchers	Unretired imprest	Non-payment of rent	Unrecovered staff advances	Procurement without alternative quotations	Fuel purchases not accounted for	Payment for non-existing internet facility	Unearned salary	Unremitted tax	Purchases from non-VAT registered entities	Failure to obtain VAT invoices				
		GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢
1	Bimbilla SHS																3,966.60
2	Buipe Tech./Voc. SHS	11,248.00															9,603.24
3	Buipe Technical/Voc. SHS		75,517.74	1,780.00													
4	Bunkpurugu SHS	48,310.00															1,529.43
5	Daboya Community Day SHS			380.00													
6	EP College of Education, Bimbilla							19,352.98									
7	Gambaga College of Edu																
8	Gambaga College of Education	204,198.40															
9	Gambaga college of Education																
10	Islamic Science SHS, Tamale	5,224.00															
11	Islamic Science SHS, Tamale																2,685.21
12	Kalpohin SHS																
13	Kpandai Senior High School																
14	Sawla SHS																
15	Sawla SHS, Sawla																1,176.48
16	Tamale College of Education																836.55
17	Wulugu SHS																2,759.79
Total		268,980.40	75,517.74	2,160.00	35,800.00	19,352.98	28,870.00	28,702.82	29,233.75	17,352.16	6,465.02	14,301.48	3,966.60				
No. of Schools involved		4	1	2	1	1	2	3	2	2	2	4	1				

UPPER EAST REGION

SUMMARY OF IRREGULARITIES

No	Name of Institution	CASH IRREG.		PROCUREMENT IRREG		PAYROLL IRREG.	TAX IRREGULARITIES	
		Unsupported payment vouchers	GH¢	Uncompetitive Procurement	Fuel Purchases not accounted for		Failure to obtain VAT Invoices	Failure to Remit Withholding Tax
1	AWE S.H.S		GH¢		GH¢		GH¢	GH¢
							15,366.98	3,328.95
2	Awe Senior High School			97,966.31				
3	Bawku SHS					24,966.57		
4	Bongo Senior High School			51,455.27				14,039.26
5	Gowrie SHTS					5,921.73		
6	Navrongo S.H.S						1,307.64	
7	St. John Boscos College of Education				14,667.00	3,498.57		
8	Zebilla SHS					5,153.00		
9	Zorkor S.H.S	3,397.00						
Total		3,397.00		149,421.58	14,667.00	39,539.87	16,674.62	17,368.21
No. of Schools involved		1		2	1	4	2	2

UPPER WEST REGION

SUMMARY OF IRREGULARITIES

No	Name of Institution	CASH IRREGULARITIES				PROCUREMENT & STORE IRREGULARITIES				CONTRACT IRREGU.		PAYROLL IRREG.	TAX IRREG.	
		Unsupported payments	Misapplication of Boarding and Subsidy Grants	Overpayment to a supplier	Unrecovered Staff Salary Advance	Failure to supply correct quantities of food stuff by Buffer stock Co. Ltd	Uncompetitive procurement	Expired Tins of Milk	Payment for goods and services without performance certificates	Mattresses	Laptops			Payment of Internet Study Mate not Installed
		GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢	GH¢			GH¢	GH¢	GH¢
1	Daffiana SHS	165,782.00									15,797.00	6,810.00		3,321.72
2	Eremon SHS, Eremon					237,184.93						8,805.00		
3	Funsi High Senior Schools								134,640.00	17	1			
4	Hain SHS	26,523.30												
5	Hain SHS, Jirapa					2,968.50								
6	Hilla Liman Senior High School										2,250.00			
7	Holy Family Senior High School, Hamile					25,815.00					18,738.00	6,240.00		
8	Islamic SHS, Wa Busa										14,910.00		14,254.66	
9	Jirapa SHS	24,118.90		14,900.00			190,630.00					9,465.00		
10	Kaleo SHS, Kaleo											5,880.00		
11	Ko SHS, Ko							2,040.00						
12	Lambusie Community Day SHS						25,586.57							
13	Lassia Tuolu Lassia					349,180.00					13,245.00	4,170.00		
14	Lawra SHS, Lawra					66,740.00			21,041.00				2,357.04	
15	Queen of Peace SHS					87,175.00					42,527.00	6,345.00		
16	Piina SHS										10,420.00			
17	School for the Deaf												1,967.34	
18	St. Augustine's SHS Tech/Voc Institute											2,925.00		
19	St. Basilide Tech/Voc Institution					100,320.00					7,485.00	6,060.00		
20	St. Francis SHS Jirapa										18,120.00			
21	St. John's Vocational School		6,271.65									1,755.00		
22	Ti Ahmadiyya SHS	26,760.00										5,760.00		
23	Ulle SHS	6,100.00	12,713.00		1,000.00		104,996.00				15,247.00			
24	Wa SHS/Technical School											12,300.00		
25	Wa Technical Institute											7,245.00		
Total		249,284.20	18,984.65	14,900.00	1,000.00	603,413.00	585,181.00	2,040.00	155,681.00	17	1	83,760.00	18,579.04	3,321.72
No. of Schools involved		5	2	1	1	4	6	1	2	1	10	13	3	1

VOLTA REGION
SUMMARY OF IRREGULARITIES

No	Name of Institution	CASH IRREGULARITIES				PROCUREMENT IRREG		PAYROLL IRREG.	TAX IRREGULARITIES		
		Unsupported Payments	Un-Credited Payment Orders	Unrecovered staff advances	Rent defaulters	Uncompetitive procurement	Stolen ICT Equipment		Unearned salary	Tax not Deducted	Tax not Remitted
		GH¢	GH¢	GH¢	GH¢	GH¢		GH¢	GH¢	GH¢	GH¢
1	Abor Snr. High School, Abor	20,036.04						8,586.20	686.60	573.80	
2	Abuttia Senior High Technical School		5,402.10			103,870.00		2,881.56			
3	Akatsi College of Education, Akatsi			2,500.00				10,524.20			
4	Dzodze-Penyi SHS, Dzodze	14,500.00							8,022.00		8,100.27
5	Nkwanta Comm. SH/ Tech. Sch,					68,352.14	10				
6	OLA Senior High School, Ho				10,294.00						
7	Peki College of Education, Peki			10,039.00	11,325.00						
8	Peki Senior High, Peki			2,350.00							
9	Some Snr. High School, Agbozume								1,810.00	8,183.85	4,134.25
10	Zion College, Anloga	71,132.08			4,560.00	288,171.08		4,177.60	1,627.53		2,267.69
Total		105,668.12	5,402.10	14,889.00	26,179.00	460,393.22	10	26,169.56	12,146.13	8,757.65	14,502.21
No. of Schools involved		3	1	3	3	3	1	4	4	2	3

APPENDIX C

**INSTITUTIONS WHICH FAILED TO SUBMIT THEIR ANNUAL
FINANCIAL STATEMENTS FOR VALIDATION**

ASHANTI REGION

No.	Name Of Institution	Accounts Submitted Up to	Arrears
1	Asuoso Community Day School, Asuosu	2017	1
2	Methodist Tech. Institute, Kwadaso	2017	1
3	Agric Nsima SHS, Nsima	2017	1
4	Parkuso SHS, Parkaso	2017	1

BRONG AHAFO

No	Name Of Institution	Accounts Submitted Up To	Arrears
1	Ahafoman SHS	2017	1
2	Akumfi Ameyao SHS	2017	1
3	Kukum Agric SHS	2017	1
4	Our Lady of Fatima	2017	1
5	School for the Deaf	2017	1
6	Snakore SHS	2017	1
7	St. Ambrose College of Education	2017	1
8	Yeboah Asuama SHS	2017	1

CENTRAL REGION

No.	Name Of Institution	Accounts Submitted Up To	Arrears
1	Aburaman Snr. High	2017	1
2	Asuansi Tech. Institution	2017	1
3	Nyakrom Snr. High Sch	2017	1
4	Diaso Snr. High School	2017	1
5	Dunkwa Snr. High Tech. Sch	2017	1
6	Gomoa Abaasa Snr. High Sch	2017	1
7	Odoben Snr. High School	2017	1
8	Presbyterian Snr. High School	2017	1
9	Twifo Herman SHS		

EASTERN REGION

No.	Name of Institutions	Account Submitted up to	Arrears
1	SDA College of Education	2017	1

GREATER ACCRA REGION

No	Name Of Institution	Accounts Submitted Up To	Arrears
1	Accra High School	2017	1
2	Accra Girls Senior High School	2017	1
3	Accra Wesley Girls Senior High School	2017	1
4	Ada College of Education	2017	1
5	Don Bosco Technical Institute	2016	3
6	Ebenezer Senior High School	2017	1
7	Ngleshie Amanfro Senior High School	2016	3
8	Manhean Senior High School (Technical)	2016	3
9	Ningo Senior High School	2017	1
10	Kpone Community Senior High School	2016	3
11	Kpone Katamanso Senior High School	2017	1
12	Prampram Senior High School	2017	1
13	Presbyterian Senior High School, Tema	2017	1
14	St. Margaret Mary Senior High Tech. School	2017	1
15	Wesley Grammer School, Accra	2017	1

UPPER EAST REGION

No	Name Of Institution	Accounts Submitted Up To	Arrears
1	Bawku Senior High School	2017	1
2	Bongo Senior High School	2017	1

UPPER WEST REGION

No	Name Of Institution	Accounts Submitted Up To	Arrears
1	Funsi SHS	2017	1
2	Loggu SHS	2017	1
3	NJA College of Education	2017	1
4	St. Francis Girls SHS	2017	1
5	Ullo SHS	2017	1

VOLTA REGION

No.	INSTITUTION	Accounts Submitted Up To	ARREARS
1	A.A. Fia Senior High School	2017	1
2	Adidome Senior High School	2017	1
3	Afife Senior High School	2017	1
4	Ahamansu Isalamic Senior High School	2017	1
5	Akatsi College Of Education	2017	1
6	Akatsi Senior High Technical School	2017	1
7	Akpafu Senior High Technical School	2017	1
8	Alavanyo Senior High Technical School	2017	1
9	Amedzofe Technical Instate	2017	1
10	Anfoega Senior High School	2017	1
11	Anlo Afiadenyigba SHT School	2017	1
12	Asukawkaw Senior High School	2017	1
13	Avenor Senior High Technical School	2017	1
14	Aveyime Senior High Technical School	2017	1
15	Baglo Ridge Senior High Technical School	2017	1
16	Battor Senior High School	2017	1
17	Bishop Herman College	2017	1
18	Bowiri Community Day	2017	1
19	Bueman Senior High School	2017	1
20	C.Y.O. Technical /Vocational Institute	2017	1
21	Community Inclusive Special School	2017	1
22	Dambai College Of Education	2017	1

23	Dodi-Papase Senior High Technical School	2017	1
24	Dofor Senior High School	2017	1
25	Dzodze-Penyi Senior High School	2017	1
26	E.P. Technical/Vocational Institute	2017	1
27	Fr. Dogli Memorial Technical Institute	2017	1
28	Jasikan College Of Education	2017	1
29	Jim Bourton Memo. Agric. Senior High School	2017	1
30	Klikor Senior High Technical School	2017	1
31	Kpando Senior High School	2017	1
32	Kpando Technical Institute	2017	1
33	Kpassa Senior High Technical School	2017	1
34	Krachi Senior High School	2017	1
35	Krachi Senior High Technical School	2017	1
36	Leklebi Senior High School	2017	1
37	Likpe Senior High School	2017	1
38	Mafi-Kumase Senior High Tech. School	2017	1
39	Mawuli School	2017	1
40	Nchumuruman Comm. Senior High School	2017	1
41	Nkonya Senior High School	2017	1
42	Okadjakrom Senior High Technical School	2017	1
43	Oti Senior High Technical School	2017	1
44	Peki Senior High School	2017	1
45	Saint Kizito Senior High Technical School	2017	1
46	Some Senior High School	2017	1
47	St. Paul's Senior High School	2017	1
48	Tanyigbe Senior High School	2017	1
49	Tapaman Senior High Technical School	2017	1
50	Three Kings Special School-Aveyime	2017	1
51	Three- Town Senior High School	2017	1
52	Tsito Senior High Technical School	2017	1
53	Vakpo Senior High School	2017	1
54	Vakpo Senior High Technical School	2017	1
55	Volo Senior High School	2017	1
56	Volta School For The Deaf	2017	1
57	Weta Senior High Technical School	2017	1

58	Worawora Senior High School	2017	1
59	Wovenu Senior High Technical School	2017	1
60	Yabram College Of Education	2017	1

WESTERN REGION

No.	Name of Institutions	Account Submitted up to	Arrears
1	Manso Amenfi Vocational School	2016	3 years
2	Sefwi Wiawso College of Education	2016	3 years

ASHANTI REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STUDENT DEBTORS	OTHER DEBTORS	STAFF DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Achinakrom Snr High Sch.	131,705.16	-	-	131,705.16
2	Adanwomase Snr High Sch.	237,838.70			237,838.70
3	Adobewura Community Senior High School	2,436.50			2,436.50
4	Adu Gyamfi Snr. High Sch.	32,106.58			32,106.58
5	Adugyama Senior High School			2,390.00	2,390.00
6	Aduman Snr. High School	103,956.64	310,812.11		414,768.75
7	Adventist Girls Snr. High Sch, Ntonso	16,620.50			16,620.50
8	Adventist Snr High School, Ksi	98,579.54			98,579.54
9	Afia Kobi Girls Snr High Sch.	15,742.86			15,742.86
10	Agogo Presby College of Education	492,207.47			492,207.47
11	Agogo State Snr High Sch.	33,905.90			33,905.90
12	Agona Snr. High Techn. Sch.	68,834.20		1,000.00	69,834.20
13	Akrofuom Snr High Techn. Sch.	13,629.06			13,629.06
14	Akrokerri Training College	52,225.75			52,225.75
15	Akumadan Snr Sch.	247,170.96			247,170.96
16	Al-Zhariya Islamic Snr High Sch, Kumasi	15,250.00			15,250.00
17	Amaniampong Snr High Sch.	83,151.86			83,151.86
18	Anglican Snr. High Sch., kumasi	69,909.67			69,909.67
19	Antoa Snr High School	16,601.10			16,601.10
20	Armed Forces Snr High. Tech Sch.	47,399.95			47,399.95
21	Asanteman Snr. High Sch	79,306.07			79,306.07
22	Asare Bediako Snr High Tech Sch.	42,402.31	60,640.00		103,042.31
24	Atwima Kwanwoma Snr High School	19,541.10	15,535.75		35,076.85
25	Bankoman Snr High Sch	46,292.22			46,292.22
26	Barekese Snr High Sch.	294,877.01			294,877.01
27	Beposo Snr. High Techn. School	17,260.50			17,260.50
28	Bodwesango Snr High Sch.	19,417.70			19,417.70
29	Bonwire Snr High Sch.	12,835.76			12,835.76
30	Bosome Freho Snr. High Techn Sch	32,744.05	17,631.53		50,375.58
31	Christ The King Snr High Sch.	10,504.20			10,504.20
32	Collins Snr. High Sch.	329,164.20			329,164.20
33	Dadease Agric Snr High Sch.	405,817.84			405,817.84
34	Denyaseman Catholic SHS - Poano	30,900.47			30,900.47
35	Dompoase Snr. High Sch.	114,537.40			114,537.40
36	Dwamena Akenten Snr High Sch.	15,124.40			15,124.40
37	Effiduase Snr. High Comm. Sch.	81,868.20			81,868.20
38	Ejisu Snr High Techn. School	23,810.30			23,810.30
39	Ejisuman Snr. High School	291,065.53			291,065.53
40	Ejuran Snr. High School.	77,090.73			77,090.73
41	Esaase Bontefufuo Snr High Techn School	75,546.20			75,546.20
43	Ghana Muslim Mission Sen High School	11,487.32	-		11,487.32
44	Gyaama Pensan Snr High Techn. Sch.	57,760.60			57,760.60
45	Islamic Snr High Sch	119,934.92			119,934.92
46	Jachie Pramso Snr High Sch.	26,394.87		1,600.00	27,994.87
47	Jacobu Snr High Sch	9,022.96			9,022.96

48	Juaben Snr. High Sch.	15,702.50			15,702.50
49	Juaso Snr. High Sec. School		44,375.73		44,375.73
50	KNUST Snr. High Sch.	45,392.92			45,392.92
51	Kofi Agyei Snr High Tech. Sch.	1,164.74			1,164.74
52	Kofiase Adventist Senior High School	1,966.03	1,300.00		3,266.03
53	Konadu Yiadom Snr High Sch.	21,375.00	-	1,000.00	22,375.00
54	Konongo Odumasi Snr High Sch.	58,006.20			58,006.20
55	Krobea Asante Tech/Voc. Inst.	22,710.30			22,710.30
56	Kumasi Academy	302,954.30	-		302,954.30
57	Kumasi Girls Snr. High Sch.	29,319.85			29,319.85
58	Kumasi Snr High Sch.	51,048.96	25,580.20		76,629.16
59	Kumasi Snr. High Techn School.	118,948.32			118,948.32
60	Kumasi Techn. Institute	240,304.35		3,000.00	243,304.35
61	Kumasi Wesley Girls Snr. High Sch.	5,516.51			5,516.51
62	Mabang Snr High Technical School	73,939.11			73,939.11
63	Mampong Techn. Teachers Trg. Col.	1,055,113.23		2,000.00	1,057,113.23
64	Mankranso Snr High Techn. Sch.	25,680.70			25,680.70
65	Manso Adubia Snr High Sch.	374,834.18			374,834.18
66	Mansoman Snr. High Sch.	27,200.00			27,200.00
67	Mpasatia Snr High Techn. Sch.	271,833.93			271,833.93
68	Namong Snr High Techn Sch.	80,372.25			80,372.25
69	New Edubiase Snr High Sch.	4,641.88			4,641.88
70	Nkawie Snr High Techn Sch.	152,274.30			152,274.30
71	Nkenkaasu Snr. High School	4,813.14			4,813.14
72	Nsutaman cath. Snr. High Sch.	156,993.61			156,993.61
73	Nyinahin Catholic Snr High School.	35,197.57			35,197.57
74	Obuasi Snr. High Techn. School.	15,008.49			15,008.49
75	Offinso College of Education	419,982.13	1,277,760.00	-	1,697,742.13
76	Ofoase Kokoben Snr High School	6,860.70			6,860.70
77	Ofoase Snr. Tech. Sch.	26,885.40			26,885.40
78	Okomfo Anokye Snr High Sch.	93,513.10	1,750.00		95,263.10
79	Opoku Ware Snr. High Sch.	340,077.94			340,077.94
80	Oppong Memorial Snr. High Sch.	14,175.80			14,175.80
81	Osei Kyeretwie Snr High school	35,633.17	8,057.95		43,691.12
82	Osei Tutu II College, Tetrem	176,141.82			176,141.82
83	Osei Tutu Snr High Sch.	356,829.56			356,829.56
84	Owerriman Snr. High Sch.	49,094.80	-		49,094.80
85	Prempeh Snr. High Sch.	294,056.80			294,056.80
86	Presby Snr. High Sch, Bompata		26,076.68		26,076.68
87	Presby Snr. High Sch, Kwamang	2,300.50			2,300.50
88	Sakafia Senior High School	23,713.94		500.00	24,213.94
89	SDA Snr. High Sch, Agona	188,191.80			188,191.80
90	SDA Snr. High Sch, Bekwai	197,454.93			197,454.93
91	Sekyedumase Snr High Sch.	92,486.44			92,486.44
92	Serwaa Nyarko Girls Snr High Sch.	1,189.80			1,189.80
93	Seventh Day Adventist College, Agona	484,441.71			484,441.71
94	Simms Snr. High Comm. Sch.	3,736.28			3,736.28
95	St. Georges SHS, Kuntense	50,392.50			50,392.50
96	St Michael's Community Snr. High Sch.	9,060.70			9,060.70
97	St Monica's Snr High Sch, Mampong	81,176.90			81,176.90
98	St. Hubert Seminary Snr. High Sch.	74,820.65		7,465.59	82,286.24
99	St. Jerome Snr High Sch - Abofour	25,269.07			25,269.07
100	St. Joseph Sem. Snr. High Sch. Mampong	13,247.10			13,247.10

101	St. Joseph's Snr High Sch, Ahwiren	6,054.40			6,054.40
102	St. Louis Snr High Sch.	84,188.09			84,188.09
103	St. Louis Training College	446,230.20			446,230.20
104	St. Mary's Girls Senior High School, Konongo	31,667.60			31,667.60
105	St. Monicas Trg. College, Mampong	217,943.00	61,800.87		279,743.87
106	T.I Ahmadiyya Snr. High Sch, Asokore.	54,803.24			54,803.24
107	T.I Ahmadiyya Snr. High Sch, Fomena	9,809.40			9,809.40
108	T.I Ahmadiyya Snr. High Sch, Kumasi	235,655.87	314,173.00		549,828.87
109	Tepa Senior High School	355,218.80	64,639.07		419,857.87
110	Tijjaniya Senior High School	4,403.50			4,403.50
111	Toase Snr High Sec. Sch.	91,945.10			91,945.10
112	Tweneboah Kodua Snr. High School	99,437.14			99,437.14
113	Wesley College	805,644.52	1,800.00		807,444.52
114	Wesley Snr High Sch, Bekwai	193,870.97			193,870.97
115	Wesley Snr High Sch, Konongo	14,328.80			14,328.80
116	Yaa Asantewaa Girls Snr High Sch.	388,328.53			388,328.53
Total		13,316,554.33	2,231,932.89	18,955.59	15,567,442.81

BRONG AHAFO REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STAFF DEBTORS	STUDENT DEBTORS	OTHER DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Abeaseman Community SHS	-	2,272.00		2,272.00
2	Achrensua SHS	9,350.00	230,072.35		239,422.35
3	Amantin SHS	-	78,064.00		78,064.00
4	Atebubu College of Education	6,722.14	655,288.00	289,380.00	951,390.14
5	Atebubu SHS		240,584.93		240,584.93
6	Badu SHS Tech. Sch.		37,464.90		37,464.90
7	Bandaman SHS		4,700.00		4,700.00
8	Bechem Presby SHS		256,303.12		256,303.12
9	Berekum Presby SHS		96,472.22		96,472.22
10	Berekum SHS		120,652.96		120,652.96
11	Biadan Methodist SHS Tech.		225,125.36		225,125.36
12	Boakye Tromo SHS		52,481.65		52,481.65
13	Bomaa SHS		65,303.02		65,303.02
14	Busunya SHS		30,444.81		30,444.81
15	Chiraa SHS	400.00	51,268.77		51,668.77
16	Dega SHS	75.40			75.40
17	Derma Community SHS		6,067.00		6,067.00
18	Diamono SHS		8,702.50		8,702.50
19	Donbosco Technical Inst.		67,303.45		67,303.45
20	Dormaa SHS		47,280.65		47,280.65
21	Drobo SHS		50,989.40		50,989.40
22	Goka SHS Tech. Sch.		47,670.36		47,670.36
23	Guakro Effah SHS		52,529.25		52,529.25
24	Gyamfi Kumanini SHS	150.00	7,298.02		7,448.02
25	Hwidiem SHS		185,871.84		185,871.84
26	Istiqama SHS		39,663.43		39,663.43
27	Jema SHS			15,117.80	15,117.80
28	Jinijini SHS		336,404.55		336,404.55
29	Kajaji SHS		51,586.00		51,586.00
30	Kesse Basahyia SHS		16,213.50		16,213.50
31	Kintampo SHS		28,760.60		28,760.60
32	Koase SHS		21,311.40		21,311.40
33	Krobo SHS		4,195.50		4,195.50
34	Kwabre SHS		47,420.00		47,420.00
35	Kwame Danso SHS. Tech. Sch.		11,142.76		11,142.76
36	Kwarteng Ankoma SHS		26,017.00		26,017.00
37	Manji Agric SHS		7,843.00		7,843.00
38	Mansen SHS	100.00	76,206.39		76,306.39
39	Mim SHS		87,134.86		87,134.86
40	Mount Carmel Girls SHS		3,278.40		3,278.40
41	Nafana Presby SHS		130,559.03		130,559.03
42	Nkoranman SHS		306,096.90		306,096.90
43	Nkoranza SHS Tech. School		15,807.45		15,807.45

44	Nkoranza Technical Inst.		12,132.02		12,132.02
45	Nkrankwanta SHS Tech.		58,049.63		58,049.63
46	Nkyeraa SHS		175.00		175.00
47	Notre Dame Girls SHS	400.00	14,639.29		15,039.29
48	Nsawkaw State SHS		78,986.09		78,986.09
49	Odomaseman SHS		54,831.24		54,831.24
50	OLA Girls SHS		17,501.00		17,501.00
51	Our Lady of Providence Girls SHS		16,554.99		16,554.99
52	Prang SHS		3,012.20		3,012.20
53	Sacred Heart SHS		49,619.54	12,057.50	61,677.04
54	Salvation Army SHS Tech.		1,071.45		1,071.45
55	Samuel Otoo Presby-Techimantia	4,790.00	145,577.90		150,367.90
56	SDA SHS		1,935.50		1,935.50
57	Serwaa Kesse Girls SHS		82,508.10		82,508.10
58	ST. Augustine SHS		167.50		167.50
59	ST. Frances Seminary SHS	400.00	47,914.96		48,314.96
60	ST. James Seminary SHS		49,618.41		49,618.41
61	ST. Joseph College of Education	8,200.00	554,036.37		562,236.37
62	Sumaman SHS		39,608.70		39,608.70
63	Sunyani Methodist Tech. Inst.		65,877.40		65,877.40
64	Sunyani SHS		149,294.48		149,294.48
65	Techiman SHS		39,877.85	158,669.48	198,547.33
66	Tuobodom SHS		83,081.33		83,081.33
67	Twene Amanfo SHS Tech. Sch.		13,629.98		13,629.98
68	Wamanafo SHS. Tech. Sch.		120,666.50		120,666.50
69	Wenchi Methodist SHS		253,041.04		253,041.04
70	Yamfo Anglican SHS		25,388.34		25,388.34
71	Yepriman SHS		9,139.80		9,139.80
72	Yeji SHS		7,150.00		7,150.00
Total		30,587.54	5,824,937.94	475,224.78	6,330,750.26

CENTRAL REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STAFF DEBTORS	STUDENT DEBTORS	SUNDRY DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Abaasa Technical Institute		50,471.40		50,471.40
2	Aburaman Snr. High Sch.			457,880.32	457,880.32
3	Academy of Christ the King		21,929.50	2,238.00	24,167.50
4	Adankwaman Snr. High Sch.		140,898.30		140,898.30
5	Adisadel College			342,334.68	342,334.68
6	Aggrey Memoria A.M.E Zion Snr. High Sch.			916,954.26	916,954.26
7	Agona Fantobaa Senior High School	1,622.00			1,622.00
8	Apam Snr. High Sch.		506,262.44		506,262.44
9	Assin Manso Snr. High Sch	2,000.00	562,333.31		564,333.31
10	Assin North Snr. High Sch.	15,875.00		226,268.48	242,143.48
11	Assin Nsuta Snr. High Sch.			88,536.41	88,536.41
12	Assin State College Snr. High Sch	530.00	212,905.76		213,435.76
13	Bawjiase Snr. High Sch		36,456.91		36,456.91
14	Besease Snr. High School.		95,389.75		95,389.75
15	Boa Amposem Snr. High Sch.		268,789.03	4,500.00	273,289.03
16	Brakwa Senior High Technical		28,352.50		28,352.50
17	Breman Asikuma Snr. High Sch.		72,852.06		72,852.06
18	Cape Coast Tech. Insti.			34,078.30	34,078.30
19	Edinaman Snr. High Sch.			1,064,922.32	1,064,922.32
20	Efutu Snr. High Tech. Sch.		125,968.48		125,968.48
21	Eguafo Abrem Snr. High. Sch.			644,506.13	644,506.13
22	Ekumfi TI Ahmadiyya Snr. High Sch.		266,067.08		266,067.08
23	Enyan Abaasa Tech. Insti.		50,471.40		50,471.40
24	Enyan Denkyira Snr. High Sch.		153,653.61		153,653.61
25	Enyanmaim Community Senr. High School		2,264.45		2,264.45
26	Feteman Snr. High Sch		24,010.00		24,010.00
27	Foso College of Education	2,000.00	421,247.87		423,247.87
28	Ghana National College		464,251.51		464,251.51
29	Gomoa Dawurampong Snr. High Tech. Sch			292,117.22	292,117.22
30	Gomoa Gyaman Snr. High Sch			59,167.00	59,167.00
31	Gyaase Snr. High Sch		28,842.82		28,842.82
32	Holy Child Sch.		28,665.88		28,665.88
33	J.E. Atta Mills SHS		4,754.35		4,754.35
34	Jukwa Snr. High Sch.			253,790.29	253,790.29
35	Komenda College of Education	11,881.00		1,851,506.01	1,863,387.01
36	Komenda Snr. High Sch.			185,844.99	185,844.99
37	Kwanyako Snr. High Sch.	2,000.00	271,961.06		273,961.06
38	Kwekyire Aggrey Snr. High Tech. Sch.			194,209.08	194,209.08
39	Mando Snr. High Tech. Sch			33,019.30	33,019.30
40	Mankessim Snr. High Tech. Sch			459,948.99	459,948.99
41	Methodist Snr. High Sch.			448,924.47	448,924.47
42	Mfantseman Girls Snr. High Sch.		370,811.78		370,811.78
43	Mfantsipim School	2,150.00		117,059.45	119,209.45
44	Morice Community Senior High Technical School			27,288.57	27,288.57
45	Mozano Snr. High Comm. Sch		88,598.00		88,598.00
46	Namanwora Community Day SHS		18,819.00		18,819.00
47	Nsaba Presbyterian Snr. High Sch		287,240.87	167,536.15	454,777.02
48	Nyankomasi Ahenkro Snr. Sch.			358,429.20	358,429.20
49	Obiri Yeboah Snr. High Sch.	10,500.00	289,777.64		300,277.64
50	Obrachire Snr. High Sch.		150,861.17		150,861.17
51	Odupong Community Senior High School		2,136.70	47,694.60	49,831.30
52	Oguaa Snr. High Tech. Sch.		140,792.27		140,792.27

53	Ola College of Education.		1,475,260.00	201,234.68	1,676,494.68
54	Potsin T.I.Ahmadiyya Snr. High Sch			315,675.18	315,675.18
55	Senya Snr. High Sch.		49,894.19		49,894.19
56	Siddiq Senior High School		127,948.01		127,948.01
57	St. Augustine's College			337,006.71	337,006.71
58	Swedru Sch. of Business		939,024.72		939,024.72
59	Swedru Snr. High Sch.	3,240.00	194,494.06		197,734.06
60	Twifo Praso Snr. High Sch.		194,227.96		194,227.96
61	University Practice Snr. High Sch.			317,973.16	317,973.16
62	Wesley Girl's High Sch.	-	42,386.03	-	42,386.03
63	Winneba Snr. High School		52,828.91		52,828.91
Total		39,917.00	6,788,640.78	9,249,409.27	16,077,967.05

EASERN REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STUDENT DEBTORS	STAFF DEBTORS	SUNDRY DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Abetifi Technical Institute, Abetifi	95,391.18	2,642.24		98,033.42
2	Abuakwa State College-Kibi	55,011.84			55,011.84
3	Aburi Girl's Snr High Sch-Aburi	19,990.30	3,465.00		23,455.30
4	Achease Snr High Sch-Achease	125,254.70			125,254.70
5	Adjena Snr High Tech. Sch-Adjena	15,162.86	800.00		15,962.86
6	Adonten Snr. High Sch-Aburi	462,274.37			462,274.37
7	Akim Aperade Snr High School	3,787.70	700.00		4,487.70
8	Akim Swedru Snr High Sch	318,964.88	690.00		319,654.88
9	Akokoaso Snr High Sch, Akokoaso	64,863.38			64,863.38
10	Akro Snr High Sch- Odumase	565,833.42			565,833.42
11	Akroso Snr High Sch- Odumase	352,039.88	7,057.00		359,096.88
12	Akuse Meth Sec. Tech School	253,943.50			253,943.50
13	Akwamuman Snr High Sch-Akosombo	361,243.24			361,243.24
14	Akwatia Technical Institute-Akwatia	278,741.96			278,741.96
15	Amankwakrom Fisheries & Agric Tech. Inst.-	78,134.40			78,134.40
16	Anglican Snr High Tech Sch-Kwabeng	590,527.92			590,527.92
17	Anum Apapam Com'ty Day Snr High Sch	227.55			227.55
18	Anum Presby Snr High Sch-Anum	165,499.82			165,499.82
19	Apeguso Snr High Sch-Apeguso	226,510.86			226,510.86
20	Asafo Akim Snr High Sch-Asafo Akim	84,535.86			84,535.86
21	Asamankese Snr High Sch-Asamankese	77,940.00			77,940.00
22	Asesewa Snr High Sch-Asesewa	125,560.87	7,395.00		132,955.87
23	Asuom Snr High Sch-Asuom	61,669.84			61,669.84
24	Attafua Snr High Tech.-Akim Oda	113,709.69	14,630.00		128,339.69
25	Atweaman Snr High Sch-Akim Manso	70,112.90			70,112.90
26	Ayirebi Snr High Sch- Ayirebi	56,124.42			56,124.42
27	Benkum Snr High Sch-Larteh	776,944.82	5,300.00		782,244.82
28	Bepong Senior High School	266,660.94			266,660.94
29	Boso Snr High Tech. Sch-Boso	97,187.66			97,187.66
30	Donkorkrom Agric Snr High Sch	18,646.91	1,000.00		19,646.91
31	Fodoa Snr High School	5,601.76			5,601.76
32	Ghana Snr High Sch-Koforidua	141,261.19			141,261.19
33	H'Mount Senai Snr High Sch-Akropong	613,098.82			613,098.82
34	Islamic Girl's Snr High Sch- Suhum	350,075.20			350,075.20
35	J.G. Knol Voc/Tech Sch-Adukrom	54,575.90	7,620.00		62,195.90
36	Kade Snr High Tech Sch-Kade	482,136.14			482,136.14
37	Kibi Snr High Tech. Sch-Kibi	96,418.98			96,418.98
38	Klo Agogo Snr High Sch-Agogo	80,129.70	5,830.00		85,959.70
39	Koforidua Snr High Tech Sch-Koforidua	416,399.01	5,000.00		421,399.01
40	Koforidua Tech. Institute-Koforidua	440,042.08	2,950.00		442,992.08
41	Krobo Girl's Presby Snr High Sch-Odumase	195,137.22			195,137.22
42	Kwabaah Nyanoah Com'ty Day Snr High Sch	2,399.02			2,399.02
43	Kwahu Ridge Snr High Sch-Obo Kwahu	358,842.86	1,800.00		360,642.86
44	Kwahu Tafo Snr High Sch-	56,552.42			56,552.42
45	Maame Krobo Day Snr High School	1,875.00			1,875.00
46	Mangoase Snr High Sch	423,968.96	11,325.00		435,293.96
47	Manya Krobo Snr High Sch-Odumase	593,350.03			593,350.03
48	Mem-Chemfre Com'ty Snr High Tech Sch	206.00			206.00
49	Methodist Girl's Snr High Sch-Mamfe	112,666.28	4,535.00		117,201.28
50	Methodist Snr High Sch-Oyoko Koforidua	254,363.86			254,363.86
51	Mpraeso Snr. High School	572,720.92			572,720.92
52	MT. Mary College of Education-Somanya	1,017,529.80	2,172.00		1,019,701.80
53	New Abirim/Afosu Snr High Sch	338,498.05			338,498.05
54	New Juaben Snr High Sch-Koforidua	207,909.72			207,909.72
55	New Nsutam Snr High Sch- Nsutam	51,727.17			51,727.17

56	Nifa Snr High Sch-Adukrom	789,892.16			789,892.16
57	Nkawkaw Snr High Sch	98,433.69			98,433.69
58	Nkwatia Presby Snr High Sch	807,774.72	97,840.00		905,614.72
59	Nsaba Diaspora Girl's Snr High Sch-Obodan	107,368.24			107,368.24
60	Nsawam Snr High Sch-Nsawam	19,596.74			19,596.74
61	Oda Snr High Sch-Akim Oda	697,573.34	15,600.00		713,173.34
62	Ofori Panin Snr High Sch-Kukurantumi	313,319.70			313,319.70
63	Okupeman Snr High Sch-Akropong	121,771.73			121,771.73
64	Oti Boateng Snr High Sch-Koforidua	120,023.57	-		120,023.57
65	Pentecost Snr High Sch-Koforidua	75,600.72			75,600.72
66	Pope John Snr High Sch-Koforidua	83,102.56	23,157.30		106,259.86
67	Presby College of Education Abetifi Kwahu	380,249.00	3,500.00		383,749.00
68	Presby College of Education-Akropong	895,380.58			895,380.58
69	Presby College of Education-Kibi	468,822.26			468,822.26
70	Presby Snr High Sch-Adeiso	207,288.58			207,288.58
71	Presby Snr High Sch-Begoro	124,806.78			124,806.78
72	Presby Snr High Sch-Kwahu Abetifi	94,913.32			94,913.32
73	Presby Snr High Sch-Osino	39,294.50			39,294.50
74	Presby Snr High Tech Sch-Mampong	1,054,419.29	11,294.82		1,065,714.11
75	Presby Snr High Tech. Sch-Aburi	211,043.40			211,043.40
76	Presby Snr High Tech. Sch-Adukrom	107,133.14			107,133.14
77	Presby Snr High Tech. Sch-Kraboia Coalta	171,479.45			171,479.45
78	Presby Snr High Tech. Sch-Larteh	122,482.71			122,482.71
79	Presby Women College of Education-Aburi	92,550.76	11,945.00	7,822.85	112,318.61
80	S.D.A Snr High Sch-Akim Sekyere	55,987.90			55,987.90
81	S.D.A Snr High Sch-Asokore-Koforidua	41,261.80	1,064.00		42,325.80
82	Salvation Army Snr High Sch-Akim Wenchi	95,254.57	9,416.30		104,670.87
83	Saviour Snr. High Sch-Osiem	50,888.40			50,888.40
84	ST. Dominic Snr High Tech.-Pepease	349,685.57			349,685.57
85	ST. Fidelis Snr High Sch-Tease	108,580.72			108,580.72
86	ST. Francis Snr High Tech-Akim Oda	329,391.01			329,391.01
87	St. Joseph Tech. Inst.-Kwahu Tafo	39,326.18			39,326.18
88	ST. Martins Snr High Sch-Nsawam	88,268.92			88,268.92
89	ST. Mary Girl's Voc/Tech. Inst.-Adeemmra	6,678.91	1,505.00		8,183.91
90	ST. Michael Snr High Sch-Akoase	34,152.49	14,100.00		48,252.49
91	ST. Pauls Senior High School- Asakraka	247,322.40			247,322.40
92	ST. Paul's Tech. Inst.-Kukurantumi	306,887.30			306,887.30
93	ST. Peter's Snr High Sch-Nkwatia	221,092.60			221,092.60
94	ST. Roses Snr High Sch-Akwatia	53,501.89			53,501.89
95	ST. Stephen's Snr High/Tec Sch-Asiakwa	112,441.86	700.00		113,141.86
96	ST. Thomas Snr High/ Tech Sch-Asamankese	67,977.50			67,977.50
97	Suhum Presby Snr High Sch-Suhum	122,118.78	3,000.00		125,118.78
98	Suhum Snr High Tech. Sch-Suhum	264,674.46			264,674.46
99	Takrowase Senior High School	4,584.00	340.00		4,924.00
100	Unit School for the Deaf-Kibi	5,027.96			5,027.96
101	Unit School for the Deaf-Kofofidua	1,100.00			1,100.00
102	W.B.M Snr High Sch-Old Tafo	92,809.06			92,809.06
103	Yilo Krobo Snr High Sch-Somanya	46,480.60			46,480.60
TOTAL		22,599,799.58	278,373.66	7,822.85	22,885,996.09

GREATER ACCRA REGION

SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STAFF DEBTORS	STUDENT DEBTORS	OTHER DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Accra Academy	-	55,963.59	-	55,963.59
2	Accra College of Education	17,090.00	-	9,100.00	26,190.00
3	Accra Girls Senior High School				-
4	Accra High School				-
5	Accra Technical Training Centre	320.00	109,348.72	-	109,668.72
6	Accra Wesley Girls Senior High School				-
7	Achimota Basic School	-	4,092.07	-	4,092.07
8	Achimota Senior High School	-	72,712.30	-	72,712.30
9	Ada Senior High School	7,533.00	506,046.57	-	513,579.57
10	Ada Senior High Technical School, Sege	800.00	42,898.21		43,698.21
11	Ada Technical Institute	-	99,518.00	-	99,518.00
12	Adzen Kotoku Senior High School	-	-	-	-
13	Amasaman Senior High School	-	12,018.66	-	12,018.66
14	Armed Forces Senior High Technical School	-	17,834.78	-	17,834.78
15	Ashaiman Senior High School	-	58,245.00	-	58,245.00
16	Chemu Senior High School	850.75	4,001.78	44,150.00	49,002.53
17	Christian Methodist Senior High School	-	770.00	-	770.00
18	Dzorwulu Special School			50.00	50.00
19	Ebenezer Senior High School				-
20	Frafraha Community Senior High School	-	1,642.40	-	1,642.40
21	Ghanata Senior High School	-	71,287.49	-	71,287.49
22	Holy Trinity Cathedral Senoir High School	320.00	2,435.00		2,755.00
23	Kaneshie Senior High Technical School	-	4,769.00	-	4,769.00
24	Kinbu Senior High Technical School	-	2,501.00	-	2,501.00
25	Kwabanya Community Senior High School	-	8,507.50	-	8,507.50
26	Labone Senior High School	2,200.00	28,322.02	177,917.00	208,439.02
27	Ningo Senior High School				-
28	Nungua Senior High School	-	215,490.64		215,490.64
29	Odogonnor Senior High School	20,323.50	174,026.65	-	194,350.15
30	O'reilly Senior High School	-	6,595.80	-	6,595.80
31	Osudoku Senior High School	-	24,133.39	-	24,133.39
32	Our Lady of Mercy Senior High School	1,161.00	23,251.95	-	24,412.95
33	Prampram Senior High School				-
34	Presbyterian Boys Secondary School, Legon	-	268,372.13	-	268,372.13
35	Presbyterian Senior High School, La	16,700.00	39,934.13	-	56,634.13
36	Presbyterian Senior High School, Osu	-	16,773.51	200.00	16,973.51
37	Presbyterian Senior High School, Tema				-
38	Presbyterian Senior High School, Teshie	-	60,770.00	-	60,770.00
39	Sacred Heart Technical Institute	-	31,972.30	-	31,972.30
40	St. John's Grammer School	12,086.40	4,843.25	-	16,929.65
41	St. Margaret Mary Senior High Tech. School				-
42	St. Mary's Senior High School	-	35,387.79	-	35,387.79
43	St. Thomas Aquinas Senior High School	-	15,021.28	-	15,021.28
44	Tema Methodist Day Senior High School	-	32,313.47	-	32,313.47
45	Tema Secondary School	800.00	843,470.74	-	844,270.74
46	Tema Technical Institute	18,415.50	390,419.59	26,636.76	435,471.85
47	Teshie Technical Training Centre	-	164,978.40	-	164,978.40
48	Wesley Grammer School, Accra				-
49	West Africa Senior High School	-	32,234.29	-	32,234.29
TOTAL		98,600.15	3,482,903.40	258,053.76	3,839,557.31

NORTHERN REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STUDENT DEBTORS	STAFF DEBTORS	OTHER DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Ambariyya Senior High School	369,399.91			369,399.91
2	Bagabaga College of Education	1,748,647.73			1,748,647.73
3	Bimbilla Senior High School	407,927.62			407,927.62
4	Bole Senior High School	473,301.81			473,301.81
5	Buipe Senior High School	164,018.28			164,018.28
6	Buipe Technical/ Vocational Senior High School	579,240.25			579,240.25
7	Bunkpurugu Senior High School	769,401.03			769,401.03
8	Chereponi Senior High School	1,414,413.28			1,414,413.28
9	Dabopka Technical Institute	686,514.54		624,266.24	1,310,780.78
10	Daboya Community Day Senior High School	31,475.99			31,475.99
11	Dagbon State Technical Senior High School	909,398.10		912.64	910,310.74
12	Damongo Senior High School	93,162.10		247,458.92	340,621.02
13	E.P College of Education			762,636.00	762,636.00
14	E.P Senior High School	395,434.59		4,100.00	399,534.59
15	Gambaga College of Education			379,124.76	379,124.76
16	Gambaga Senior High School	248,658.96			248,658.96
17	Ghana Senior High School	706,199.81			706,199.81
18	Gushegu Senior High School	648,378.54			648,378.54
19	Kalpohin Senior High School	1,018,675.86		366,962.58	1,385,638.44
20	Karaga Senior High School	160,877.74			160,877.74
21	Kpandai Senior High School			769,158.09	769,158.09
22	Kumbungu Senior High School	412,990.82			412,990.82
23	Nakpanduri Business Senior High School	1,271,511.74			1,271,511.74
24	Nalerigu Senior High School	1,673,543.59		219,300.00	1,892,843.59
25	Ndewura Jakpa Technical Senior High School	674,639.07			674,639.07
26	Northern School of Business Studies	1,405,548.17			1,405,548.17
27	Pong Tamale Senior High School	2,837,784.85			2,837,784.85
28	Presbyterian Senior High School			175,037.18	175,037.18
29	Salaga Senior High School	438,644.09		857,684.00	1,296,328.09
30	Savelugu School for the Deaf	1,760.00			1,760.00
31	Savelugu Senior High School	1,069,991.61			1,069,991.61
32	Sawla Senior High School	46,797.86			46,797.86
33	St Charles Minor Seminary School	687,673.63			687,673.63
34	St Joseph Technical School		369,748.42	152,824.76	522,573.18
35	St Vincent College of Education	282,884.00			282,884.00
36	T.I Ahmadiyya Senior High School		411,824.40		411,824.40
37	Tamale College of Education		1,233,343.59		1,233,343.59
38	Tamale Girls Senior High School	452,610.37		9,627.55	462,237.92
39	Tamale Islamic Science Senior High School			751,753.10	751,753.10
40	Tamale Senior High School	1,009,295.47			1,009,295.47

41	Tatale EP Agric Senior High School	70,240.42			70,240.42
42	Tolon Senior High School	784,714.86			784,714.86
43	Tuna Senior High School	302,750.86			302,750.86
44	Vitting Senior High School	536,813.14			536,813.14
45	Walewale Senior High School	1,466,567.10		62,856.74	1,529,423.84
46	Walewale Vocational/Technical Institu	138,885.73			138,885.73
47	Wapuli Community Day School	31,854.95			31,854.95
48	Wulensi Senior High School	2,331,020.76			2,331,020.76
49	Wulugu Senior High School	1,527,869.67			1,527,869.67
50	Yagaba Technical School	586,738.30			586,738.30
51	Yendi Senior High School	1,419,968.59		261,120.00	1,681,088.59
52	Zabsugu Senior High School	1,375,419.84		85,606.78	1,461,026.62
TOTAL		33,663,645.63	2,014,916.41	5,730,429.34	41,408,991.38

UPPER EAST REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	STUDENT DEBTORS	STAFF DEBTORS	OTHER DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	AWE SH/Technical School	20,536.14		691,446.00	711,982.14
2	Bawku SH/Technical Sch	31,042.40		675,032.62	706,075.02
3	Bawku Technical Inst.	376,857.00		-	376,857.00
4	Bolgatanga Girls SHS	35,503.00		935,849.60	971,352.60
5	Bolgatanga Technical Inst.	76,127.17	8,359.00	1,588,797.30	1,673,283.47
6	Chiana SHS	29,787.50		676,074.40	705,861.90
7	Fumbisi SH/ Agric	62,217.11		683,444.80	745,661.91
8	Gbewaa College Of Edu.	849,859.00	14,322.00		864,181.00
9	Gowrie SH/Technical Sch	20,755.50		703,173.51	723,929.01
10	Kongo SHS	75,351.58		1,035,163.60	1,110,515.18
11	Kusanaba SHS	55,907.40		224,716.44	280,623.84
12	Mirigu SHS	1,625.00		16,546.16	18,171.16
13	Navrongo SHS	14,193.40		1,006,759.60	1,020,953.00
14	Notre Dame Serminare SHS	396.00		213,599.30	213,995.30
15	Our Lady Of Lord's Girls SHS	15,161.10		873,184.35	888,345.45
16	Paga SHS	2,965.00		235.00	3,200.00
17	Sandama SH/Technical School	42,429.09		1,033,374.20	1,075,803.29
18	Sandama SHS	227,962.34	2,020.03	2,949,901.32	3,179,883.69
19	Sirigu Intergranted SHS	34,640.00		1,792,504.26	1,827,144.26
20	St. John Bosco's College Of Edu	955,792.55	161.73	-	955,954.28
21	St. John Intergrated Sch.	5,933.00		371,821.06	377,754.06
22	St. Bernadette Tech. Inst.	46,573.00		734,659.22	781,232.22
23	Tempane SHS	11,845.30		886,715.20	898,560.50
24	Zamse SH/Technical	54,045.00		1,013,282.20	1,067,327.20
25	Zebilla SH/Technical	18,736.00		669,112.80	687,848.80
26	Zorkor SHS	7,920.00		165,000.00	172,920.00
27	Zuarungu SHS	54,388.11	500.00	-	54,888.11
TOTAL		3,128,548.69	25,362.76	18,940,392.94	22,094,304.39

**UPPER WEST REGION
SCHEDULE OF DEBTORS**

No.	NAME OF INSTITUTION	STUDENTS DEBTORS	ADVANCES/S TAFF DEBTORS	SCHOLARSHIP SECRETARIAT	OTHER DEBTORS	TOTAL
		GH¢	GH¢	GH¢	GH¢	GH¢
1	Lassia Tuolu Senior High School, Lassia	55,742.70		462,802.00		518,544.70
2	Kanton Senior High School, Tumu	23,923.00		2,022,948.54		2,046,871.54
3	Tumu Senior High/Technical School, Tumu	68,277.00	500.00	338,587.47		407,364.47
4	Hilla Liman Senior High School, Gwollu	28,886.40		229,552.32		258,438.72
5	Tumu College of Education, Tumu	307,478.22				307,478.22
6	Lawra Senior High School	49,748.30	6,050.00	840,794.80	8,330.96	904,924.06
7	Ko Senior High School, Nandom	17,390.00		303,920.54		321,310.54
8	Jirapa Senior High School, Jirapa	37,686.00	700.00	495,495.23		533,881.23
9	Wa Technical Institute, Wa	16,725.25		697,388.20		714,113.45
10	Wa Senior High Technical School, Wa	59,017.10		443,587.20		502,604.30
11	Daffiama Senior High School, Daffiama	45,859.28		381,807.00		427,666.28
12	Eremon Senior High Technical School	65,341.03		290,963.60	22,596.58	378,901.21
13	Piina Senior High School, Piina	147,804.00		1,301,738.89		1,449,542.89
14	Nandom Senior High School, Nandom	35,488.70	10,000.00	261,136.69		306,625.39
15	Wa Senior High School, Wa	423,668.92	200.00	1,132,227.66		1,556,096.58
16	T.I Ahmadiyya Senior High School, Wa	66,646.46	1,800.00	587,074.17		655,520.63
17	Islamic Senior High School, Wa	22,364.50	2,400.00	61,500.00		86,264.50
18	Kaleo Senior High Technical School, Kaleo	47,684.50		69,827.87		117,512.37
19	Birifoh Senior High School, Birifoh	1,740.00		20,156.20		21,896.20
20	St. John Vocational/ Technical Institute	136,861.35		509,523.51		646,384.86
21	Holy Family Senior High School, Hamile	42,063.18		110,837.60	10,387.58	163,288.36
22	Han Senoir High School	5,337.00				5,337.00
23	Lambussie Community Day SHS	977.00				977.00
24	St Augustine's Senior High, Charikpong Nadowli	9,695.50			16,944.57	26,640.07
25	Takpo Senior High School	1,846.30			80,437.41	82,283.71
26	Jamiat Al-hidaya Islamat Girls SHS	14,591.00		340,387.08		354,978.08
27	Queen of Peace Senior High School, Nadowli	15,397.08		630,036.40		645,433.48
28	St Basilide's Technical Voc. Institute, Kaleo	6,647.50		865,001.24		871,648.74
TOTAL		1,754,887.27	21,650.00	12,397,294.21	138,697.10	14,312,528.58

**VOLTA REGION
SCHEDULE OF DEBTORS**

No.	NAME OF INSTITUTION	STUDENT DEBTORS	OTHER DEBTORS	STAFF DEBTORS	TOTALS
		GH¢	GH¢	GH¢	GH¢
1	Abor Senior High School, Abor	72,357.10			72,357.10
2	Abutia Senior High Technical School, Abutia	79,045.27			79,045.27
3	Adaklu Senior High School, Adaklu	37,153.98		200.00	37,353.98
4	Afadzato Senior High School, Gbledi	6,835.63		614.40	7,450.03
5	Agate Senior High School	33,262.70	5,452.13		38,714.83
6	Agotime Senior High School	46,399.70	2,750.00		49,149.70
7	Akome Senior High Technical School, Akome	28,890.74			28,890.74
8	Anlo Senior High School, Anloga	347,432.35		3,000.00	350,432.35
9	Anlo Technical Institute, Anloga	189,719.83			189,719.83
10	Atiavi Senior High Technical School, Atiavi	12,132.00			12,132.00
11	Avatime Senior High School, Vane	17,494.96			17,494.96
12	Ave Senior High School	67,621.30			67,621.30
13	Awudome Senior High School, Tsito	609,509.07			609,509.07
14	Comboni Technical Vocational Institute, Sogakope	125,693.90		90.00	125,783.90
15	Dabala Senior High Technical School, Dabala	83,145.00			83,145.00
16	Dzolo Senior High School, Dzolo-Gborgame	26,199.45		1,300.00	27,499.45
17	E. P. College of Education, Amedzofe	276,065.88			276,065.88
18	E.P. Senior High School, Hohoe	767,970.00	-	-	767,970.00
19	E.P.Mawuko Girls' Senior High School, Ho	120,253.60	45,865.75		166,119.35
20	Gbi Special School for Inte. Disabled, Kledzo				-
21	Have Technical Institute	103,460.78			103,460.78
22	Kadjebi-Asato Senior High School, Kadjebi	153,512.83			153,512.83
23	Keta Business College, Keta	37,087.76			37,087.76
24	Keta Senior High Technical High School, Keta	345,162.27			345,162.27
25	Kpedze Senior high School, Kpedze	219,232.58			219,232.58
26	Kpeve Senior High Technical School, Kpeve	41,356.09			41,356.09
27	Nkwanta Comm. Senior High Tech. School, Nkwanta	35,600.58		5,700.00	41,300.58
28	Nkwanta Senior High School, Nkwanta	471,105.10			471,105.10
29	Ntruboman Senior High School, Brewaniase	487,068.80		3,300.00	490,368.80
30	Ola Senior High School, Ho		662,695.57		662,695.57
31	Peki College of Education	826,169.09		10,039.50	836,208.59
32	Peki Senior High Technical School, Peki	217,446.76			217,446.76
33	Shia Senior High Technical School, Shia	45,526.36			45,526.36
34	Sogakope Senior High School, Sogakope	265,058.29	2,771.00	350.00	268,179.29
35	Sokode Senior High Technical School, Sokode	69,264.90			69,264.90
36	St. Catherine Senior High School, Agbakope	109,812.85			109,812.85
37	St. Daniel Comboni Tech/Voc., Inst., Liati	12,063.00	-	-	12,063.00
38	St. Francis College of Education, Hohoe	237,731.69	8,068.00	-	245,799.69
39	St. Mary's Senior High School, Lolobi	73,473.00	-	-	73,473.00
40	St. Teresa's College of Education, Hohoe	964,386.95	1,140.00		965,526.95
41	Taviefe Senior High School	11,131.60			11,131.60
42	Tongor Senior High Technical School, Tongor	18,514.13		14,375.00	32,889.13
43	Tsiame Senior High School, Tsiame	17,060.66			17,060.66
44	Ve Senior High School, Ve-Koloenu	31,633.87	1,000.00	-	32,633.87
45	Volta Technical Institute, Matse	16,437.96			16,437.96
46	Zion College, Anloga	154,376.06		300.00	154,676.06
47	Ziope Senior High School, Ziope	6,494.00		47,359.00	53,853.00
TOTAL		7,917,350.42	729,742.45	86,627.90	8,733,720.77

APPENDIX D10

WESTERN REGION
SCHEDULE OF DEBTORS

No.	NAME OF INSTITUTION	Staff Debtors	Students Debtors	Other Debtors	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Adiembra Snr. High School	-	230,726.80		230,726.80
2	Adjofua Comm. Snr. High School		1,186.00		1,186.00
3	Ahantaman Snr. High School		42,502.85		42,502.85
4	Amenfiman Snr. High School		36,687.20		36,687.20
5	Annor Adjaye Snr. High School		25,653.22		25,653.22
6	Archbishop Porterr Girls' Snr. High		97,427.14		97,427.14
7	Asankrangwa Snr. High School		43,256.30		43,256.30
8	Asankrangwa Snr. High Tech. School		27,135.90		27,135.90
9	Asawinso Snr. High School		485,570.00		485,570.00
10	Axim Girls' Snr. High School		4,301.70		4,301.70
11	Baidoo Bonso Snr. High Tech. School		358,092.29		358,092.29
12	Benso Snr. High Tech. School		6,998.19		6,998.19
13	Bia Snr. High Tech. School		33,302.80		33,302.80
14	Bibiani Snr. High Tech. School		38,721.02		38,721.02
15	Bodi Snr. High School		22,131.28		22,131.28
16	Bompeh Snr. High Tech. School		20,613.50	1,591.00	22,204.50
17	Bonzo Kaku Snr. High School		18,769.30		18,769.30
18	Daboase Snr. High Tech. School		54,174.50		54,174.50
19	Dadieso Snr. High School		34,560.79		34,560.79
20	Diabene Snr. High Tech. School		2,731.17		2,731.17
21	Enchi College of Education	31,830.00	854,010.89		885,840.89
22	Essiama Snr. High Tech. School		131,818.73		131,818.73
23	Fiaseman Snr. High School		51,917.94		51,917.94
24	Fijai Snr. High School		71,438.30		71,438.30
25	Ghana Snr. High Tech. School		109,307.00		109,307.00
26	Gwiraman Snr. High School	-	83,360.40		83,360.40
27	Half Assini Snr. High School	-	56,739.10	40,825.70	97,564.80
28	Holy Child Training College	4,050.00	506,106.80		510,156.80
29	Huni Valley Snr. High School		201,767.14		201,767.14
30	Juaboso Snr. High School	-	60,356.20		60,356.20

31	Kikam Technical Institute	-	73,432.33		73,432.33
32	Mpohor Snr. High School		1,050.00		1,050.00
33	Nana Brentu Snr. High Tech. School		13,411.75		13,411.75
34	Nkroful Agric. Snr. High School		139,300.30		139,300.30
35	Nsein Snr. High School		91,604.95		91,604.95
36	Prestea Snr. High Tech. School	600.00	6,519.20		7,119.20
37	Queens Snr. High School		8,110.26		8,110.26
38	Sefwi Akontombra Snr. High School	1,260.00	96,616.03		97,876.03
39	Sefwi Bekwai Snr. High School		74,420.48		74,420.48
40	Sefwi Wiawso Snr. High School		131,378.72		131,378.72
41	Sefwi Wiawso Snr. High Tech. School		5,109.52		5,109.52
42	Sekondi College		119,498.52		119,498.52
43	Sekondi Methodist Snr. High School		45,968.36	30,449.60	76,417.96
44	Shama Snr. High School		19,562.20		19,562.20
45	St. Augustine's Snr. High School		24,918.94		24,918.94
46	St. John's Snr. High School		9,537.90		9,537.90
47	St. Joseph Snr. High School	3,000.00	47,341.54	16,334.00	66,675.54
48	St. Mary's Boy's Snr. High School		93,478.24		93,478.24
49	Takoradi Snr. High School		9,090.84		9,090.84
50	Takoradi Technical Institute		105,638.10		105,638.10
51	Tarkwa Snr. High School		64,993.19		64,993.19
52	Uthman Bin Affan Islamic S.H.S		19,199.66		19,199.66
TOTAL		40,740.00	4,911,545.48	89,200.30	5,041,485.78

**ASHANTI REGION
SCHEDULE OF CREDITORS**

No.	NAME OF INSTITUTION	STUDENTS CREDITORS	OTHER CREDITORS	TOTAL
		GH¢	GH¢	GH¢
1	Achinakrom Snr High Sch.		63,180.66	63,180.66
2	Adanwomase Snr High Sch.	361,924.81		361,924.81
3	Adobewura Community Senior High School		1,760.00	1,760.00
4	Adu Gyamfi Snr. High Sch.	1,490.00	52,500.00	53,990.00
5	Aduman Snr. High School	31,986.80	265,445.83	297,432.63
6	Adventist Girls Snr. High Sch, Ntonso	2,532.00	122,644.82	125,176.82
7	Adventist Snr High School, Ksi	7,553.75		7,553.75
8	Afia Kobi Girls Snr High Sch.	13,570.85		13,570.85
9	Agogo Presby College of Education	10,842.30	482,825.20	493,667.50
10	Agogo State Snr High Sch.	9,334.20	202,791.49	212,125.69
11	Agona Snr. High Techn. Sch.	4,207.00	186,473.70	190,680.70
12	Akrokerrri Training College		68,662.09	68,662.09
13	Akumadan Snr Sch.		219,298.94	219,298.94
14	Al-Zhariya Islamic Snr High Sch, Kumasi	-	45,462.20	45,462.20
15	Amaniampong Snr High Sch.	1,756.63	26,910.24	28,666.87
16	Anglican Snr. High Sch., kumasi	-	11,903.00	11,903.00
17	Antoa Snr High School		30,742.24	30,742.24
18	Armed Forces Snr High. Tech Sch.	3,096.15		3,096.15
19	Asanteman Snr. High Sch		29,920.41	29,920.41
20	Asare Bediako Snr High Tech Sch.	-	103,617.76	103,617.76
21	Ashanti School For The Deaf	-	477,015.47	477,015.47
22	Atwima Kwanwoma Snr High School	-	23,743.48	23,743.48
23	Bankoman Snr High Sch	1,066.30	26,620.84	27,687.14
24	Barekese Snr High Sch.	3,215.00	183,423.55	186,638.55
25	Beposo Snr. High Techn. School	-	12,739.50	12,739.50
26	Bodwesango Snr High Sch.	-	87,090.34	87,090.34
27	Bonwire Snr High Sch.	3,322.40		3,322.40
28	Bosome Freho Snr. High Techn Sch		54,167.84	54,167.84
29	Christ The King Snr High Sch.		4,284.80	4,284.80
30	Collins Snr. High Sch.	2,520.00	278,617.50	281,137.50
31	Dadease Agric Snr High Sch.	89,645.47		89,645.47
32	Denyaseman Catholic SHS - Poano	10,500.00	12,415.00	22,915.00
33	Dompoase Snr. High Sch.	27,866.34	137,398.27	165,264.61
34	Dwamena Akenten Snr High Sch.	4,829.60	467,642.31	472,471.91
35	Effiduase Snr. High Comm. Sch.	2,832.60	31,503.81	34,336.41
36	Ejisu Snr High Techn. School	-	25,680.33	25,680.33
37	Ejisuman Snr. High School	1,313.50		1,313.50
38	Ejuraman Snr. High School.	-	29,677.82	29,677.82
39	Esaase Bontefufuo Snr High Techn School	24,351.85	55,262.00	79,613.85
40	Garden City Special School		66,982.00	66,982.00

41	Ghana Muslim Mission Sen High School	3,009.00	6,698.24	9,707.24
42	Gyaama Pensan Snr High Techn. Sch.		18,548.80	18,548.80
43	Islamic Snr High Sch		51,211.65	51,211.65
44	Jachie Pramso Snr High Sch.	3,891.38	20,840.00	24,731.38
45	Jacobu Snr High Sch	846.00		846.00
46	Juaso Snr. High Sec. School		18,883.23	18,883.23
47	KNUST Snr. High Sch.	-	175.00	175.00
48	Kofi Agyei Snr High Tech. Sch.		32,200.00	32,200.00
49	Kofiase Adventist Senior High School	-	11,883.00	11,883.00
50	Konadu Yiadom Snr High Sch.	-	123,622.82	123,622.82
51	Konongo Odumasi Snr High Sch.	922.17	184,308.28	185,230.45
52	Krobea Asante Tech/Voc. Inst.	-	8,517.13	8,517.13
53	Kumasi Academy	11,582.20	50,083.75	61,665.95
54	Kumasi Girls Snr. High Sch.	17,121.50		17,121.50
55	Kumasi Snr High Sch.	1,202.50	33,361.00	34,563.50
56	Kumasi Snr. High Techn School.	-	63,779.20	63,779.20
57	Kumasi Techn. Institute	13,637.10		13,637.10
58	Kumasi Wesley Girls Snr. High Sch.	12,519.25		12,519.25
59	Mabang Snr High Technical School	12,857.60	13,051.75	25,909.35
60	Mampong Techn. Teachers Trg. Col.	9,550.00	266,504.43	276,054.43
61	Mankranso Snr High Techn. Sch.	16,506.29	27,875.95	44,382.24
62	Manso Adubia Snr High Sch.	210,872.64		210,872.64
63	Mansoman Snr. High Sch.	53,595.00		53,595.00
64	Mpasatia Snr High Techn. Sch.	-	32,627.30	32,627.30
65	Namong Snr High Techn Sch.	-	140,635.41	140,635.41
66	New Edubiase Snr High Sch.	19,574.20	5,087.88	24,662.08
67	Nkawie Snr High Techn Sch.	4,608.50	29,075.00	33,683.50
68	Nkenkaasu Snr. High School	1,690.10	36,890.24	38,580.34
69	Nsutaman cath. Snr. High Sch.	-	135,951.82	135,951.82
70	Nyinahin Catholic Snr High School.	-		-
71	Obuasi Snr. High Techn. School.		39,005.00	39,005.00
72	Offinso College of Education	782,528.27	637,586.50	1,420,114.77
73	Ofoase Snr. Tech. Sch.		39,553.72	39,553.72
74	Okomfo Anokye Snr High Sch.	10,680.40	1,561,745.30	1,572,425.70
75	Opoku Ware Snr. High Sch.	30,764.61	390,499.73	421,264.34
76	Oppong Memorial Snr. High Sch.	7,389.20	1,686.90	9,076.10
77	Osei Tutu II College, Tetrem	15,856.80	70,288.69	86,145.49
78	Osei Tutu Snr High Sch.	1,944.67	142,784.30	144,728.97
79	Owerriman Snr. High Sch.		135,941.75	135,941.75
80	Prempeh Snr. High Sch.	49,046.72	460,311.22	509,357.94
81	Presby Snr. High Sch, Bompata		24,005.75	24,005.75
82	Presby Snr. High Sch, Kwamang		20,963.25	20,963.25
83	Sakafia Senior High School	-	33,644.58	33,644.58
84	SDA Snr. High Sch, Agona	5,661.14	33,720.00	39,381.14
85	SDA Snr. High Sch, Bekwai	16,645.73	51,513.00	68,158.73
86	Sekyedumase Snr High Sch.		52,951.25	52,951.25

87	Serwaa Nyarko Girls Snr High Sch.	-	1,256.91	1,256.91
88	Seventh Day Adventist College, Agona	638,548.34	91,429.18	729,977.52
89	Simms Snr. High Comm. Sch.	-	25,930.79	25,930.79
90	St Monica's Snr High Sch, Mampong	5,599.70	133,882.52	139,482.22
91	St. Georges SHS, Kuntense	673.80	21,198.80	21,872.60
92	St. Hubert Seminary Snr. High Sch.	12,246.30	8,981.54	21,227.84
93	St. Jerome Snr High Sch - Abofour	-	25,847.27	25,847.27
94	St. Louis Snr High Sch.	24,608.28	46,059.80	70,668.08
95	St. Louis Training College	11,580.47		11,580.47
96	St. Mary's Girls Senior High School, Konongo		29,140.00	29,140.00
97	St. Monicas Trg. College, Mampong	2,100.00	695,398.54	697,498.54
98	T.I Ahmadiyya Snr. High Sch, Asokore.		20,590.00	20,590.00
99	T.I Ahmadiyya Snr. High Sch, Fomena	11,103.12	15,022.37	26,125.49
100	T.I Ahmadiyya Snr. High Sch, Kumasi	6,432.45	24,787.90	31,220.35
101	Tepa Senior High School	10,605.00	212,126.78	222,731.78
102	Tijjaniya Senior High School	1,064.40	59.80	1,124.20
103	Toase Snr High Sec. Sch.	21,919.46	25,871.46	47,790.92
104	Tweneboah Kodua Snr. High School	12,450.00		12,450.00
105	Wesley College	124,600.00	802,623.68	927,223.68
106	Wesley Snr High Sch, Konongo	2,117.90	4,615.60	6,733.50
107	Yaa Asantewaa Girls Snr High Sch.	75,614.62		75,614.62
Total		2,895,524.36	11,081,239.20	13,976,763.56

BRONG AHAFO REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	STUDENT CREDITORS	SUNDRY CREDITORS	OTHER CREDITORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Amantin SHS	-	82,194.00		82,194.00
2	Badu SHS Tech. Sch.	-	12,619.93		12,619.93
3	Bechem Presby SHS	10,410.80			10,410.80
4	Berekum College of Education	-	769,514.38		769,514.38
5	Berekum Presby SHS	3,274.70	3,510.00		6,784.70
6	Berekum SHS	29,466.00			29,466.00
7	Biadan Methodist SHS Tech.	967.00			967.00
8	Boakye Tromo SHS		79,190.50		79,190.50
9	Bomaa SHS	-	24,730.00		24,730.00
10	Chiraa SHS	3,883.80		8,579.36	12,463.16
11	Derma Community SHS	-	426.00		426.00
12	Donbosco Technical Inst.	-	950.00		950.00
13	Dormaa SHS	8,819.00			8,819.00
14	Drobo SHS	-	4,716.71		4,716.71
15	Guakro Effah SHS	-	2,472.00		2,472.00
16	Gyamfi Kumanini SHS	-	13,902.20		13,902.20
17	Hwidiem SHS	-	45,956.00		45,956.00
18	Jema SHS	-	19,755.00		19,755.00
19	Kajaji SHS	850.00		700.00	1,550.00
20	Kesse Basahyia SHS	-	1,703.00		1,703.00
21	Koase SHS	-	18,660.00		18,660.00
22	Krobo SHS	718.00			718.00
23	Kwabre SHS	-	20,717.00		20,717.00
24	Kwame Danso SHS. Tech. Sch.	-	3,175.50		3,175.50
25	Manji Agric SHS	-	14,751.84		14,751.84
26	Mansen SHS	-	3,126.10	30,488.61	33,614.71
27	Nafana Presby SHS	59.40	68,442.60		68,502.00
28	Nkoranman SHS	-	144,704.00		144,704.00
29	Nkoranza SHS Tech. School	-	13,282.86		13,282.86
30	Nkrankwanta SHS Tech.	-		17,188.80	17,188.80
31	Nkyeraa SHS	-	4,416.50		4,416.50
32	Notre Dame Girls SHS	26,846.18			26,846.18
33	Nsawkaw State SHS	-	79,669.40		79,669.40
34	Odomaseman SHS	3,012.10	51,358.67		54,370.77
35	OLA Girls SHS	5,723.00			5,723.00
36	Sacred Heart SHS	-	10,069.94		10,069.94
37	Samuel Otoo Presby-Techimantia	12,748.51	73,942.00		86,690.51
38	SDA SHS	879.80			879.80
39	Shalom Special School	-	56,428.02		56,428.02
40	ST. Augustine SHS	223.50			223.50
41	ST. Frances Seminary SHS	-	600.00		600.00
42	ST. James Seminary SHS	38,646.04			38,646.04
43	ST. Joseph College of Education	-	17,277.59		17,277.59

44	Sunyani Methodist Tech. Inst.	-	15,520.57		15,520.57
45	Techiman SHS	923.35		137,482.00	138,405.35
46	Twene Amanfo SHS Tech. Sch.	-	2,474.00		2,474.00
47	Wenchi Methodist SHS	-	122,481.68		122,481.68
48	Yamfo Anglican SHS	-	20,630.00		20,630.00
49	Yepriman SHS	-	9,139.80		9,139.80
Total		147,451.18	1,812,507.79	194,438.77	2,154,397.74

CENTRAL REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	OTHER CREDITORS	STUDENTS CREDITORS	TRADE CREDITORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Abaasa Technical Institute			8,514.75	8,514.75
2	Aburaman Snr. High Sch.			158,475.71	158,475.71
3	Academy of Christ the King			23,020.53	23,020.53
4	Adankwaman Snr. High Sch.			108,151.80	108,151.80
5	Adisadel College			296,277.13	296,277.13
6	Aggrey Memorial A.M.E.Zion Snr. High Sch.			1,855,861.97	1,855,861.97
7	Apam Snr. High Sch.		26,662.52	860,734.97	887,397.49
8	Assin Manso Snr. High Sch.		511,356.76		511,356.76
9	Assin North Snr. High Sch.			216,131.52	216,131.52
10	Assin Nsuta Snr. High Sch.			362,845.26	362,845.26
11	Assin State College Snr. High Sch			98,744.69	98,744.69
12	Bawjiase Snr.High Sch			71,995.22	71,995.22
13	Besease Snr. High School.			212,172.23	212,172.23
14	Boa Amposem Snr. High Sch.	22,044.71		218,049.41	240,094.12
15	Brakwa Senior High Technical			17,254.00	17,254.00
16	Cape Coast Tech. Insti.			66,617.24	66,617.24
17	Edinaman Snr.High Sch.	621.30		1,136,402.89	1,137,024.19
18	Efutu Snr. High Tech. Sch.		3,633.20	74,285.50	77,918.70
19	Eguafo Abrem Snr.High Sch.			336,683.21	336,683.21
20	Ekumfi TI Ahmadiyya Snr. High Sch.			110,968.90	110,968.90
21	Enyan Abaasa Tech. Insti.			8,514.75	8,514.75
22	Enyan Denkyira Snr. High Sch.			83,613.43	83,613.43
23	Feteman Snr. High Sch			38,783.57	38,783.57
24	Foso College of Education			35,398.00	35,398.00
25	Ghana National College			999,186.87	999,186.87
26	Gyaase Snr. High Sch			217,135.96	217,135.96
27	Holy Child Sch.		121,340.30	706,033.43	827,373.73
28	J.E. Atta Mills Snr. High School			1,004.00	1,004.00
29	Jukwa Snr. High Sch			497,698.39	497,698.39
30	Komenda College of Education	1,187,849.25		515,336.75	1,703,186.00
31	Komenda Snr. High Sch.	37,605.03			37,605.03
32	Mando Snr. High Tech. Sch			126,234.10	126,234.10
33	Mankessim Snr.High Tech. Sch			915,273.70	915,273.70
34	Methodist High Sch.	260,935.71		55,370.74	316,306.45
35	Mfantseman Girls Snr. High Sch.			35,004.00	35,004.00
36	Mfantsipim School			1,038,153.90	1,038,153.90
37	Moree Community Senior High Technical School			148,285.64	148,285.64
38	Mozano Snr. High Comm. Sch			131,652.78	131,652.78
39	Namanwora Community Day SHS		432.00	11,693.00	12,125.00
40	Nsaba Presbyterian Snr. High Sch			452,329.26	452,329.26
41	Nyankomasi Ahenkro Snr. Sch.			296,202.25	296,202.25
42	Obiri Yeboah Snr. High Sch.			332,041.40	332,041.40
43	Odupong Community Senior High School		50,853.35	86,000.73	136,854.08
44	Oguaa Snr. High Tech. Sch.	9,502.19			9,502.19
45	Ola College of Education.	1,557,781.10			1,557,781.10
46	Potsin T.I Ahmadiyya Snr. High Sch			544,500.20	544,500.20
47	School For The Deaf and Blind			147,063.86	147,063.86
48	Senya Snr. High Sch.			98,459.27	98,459.27
49	Siddiq Senior High school			163,761.11	163,761.11
50	St. Augustine's College			439,748.47	439,748.47
51	Swedru Sch. of Business			1,040,047.28	1,040,047.28
52	Swedru Snr. High Sch.			68,713.80	68,713.80
53	Twifo Praso Snr. High Sch.		47,690.60	87,331.39	135,021.99

54	University Practice Snr. High Sch.			611,145.16	611,145.16
55	Wesley Girl's High Sch.		2,658.00		2,658.00
Total		3,076,339.29	764,626.73	16,164,904.12	20,005,870.14

**EASTERN REGION
SCHEDULE OF CREDITORS**

No.	NAME OF INSTITUTION	STUDENT CREDITORS	SUNDRY CREDITORS	TOTAL
		GH¢	GH¢	GH¢
1	Abetifi Technical Institute, Abetifi	6,946.28	80,037.46	86,983.74
2	Abuakwa State College-Kibi	-	11,077.70	11,077.70
3	Aburi Girl's Snr High Sch-Aburi	35,586.40	85,720.25	121,306.65
4	Achease Snr High Sch-Achease	11,313.49	158,665.93	169,979.42
5	Adjena Snr High Tech. Sch-Adjena	2,236.74	63,523.00	65,759.74
6	Adonten Snr. High Sch-Aburi	68,268.66	301,150.05	369,418.71
7	Akim Aperade Snr High School	249.05	-	249.05
8	Akim Swedru Snr High Sch	43,223.16	51,000.36	94,223.52
9	Akokoaso Snr High Sch, Akokoaso	876.84	25,198.00	26,074.84
10	Akro Snr High Sch- Akroso	6,973.66	210,270.49	217,244.15
11	Akroso Snr High Sch- Akro	1,439.30	440,874.41	442,313.71
12	Akuse Meth Sec. Tech School	19,780.21	157,589.50	177,369.71
13	Akwamuman Snr High Sch-Akosombo	-	204,605.70	204,605.70
14	Akwatia Technical Institute-Akwatia		431,401.28	431,401.28
15	Amankwakrom Fisheries & Agric Tech. Inst.	4,079.20	7,768.20	11,847.40
16	Anglican Snr High Tech Sch-Kwabeng	30,019.97	205,993.63	236,013.60
17	Anum Presby Snr High Sch-Anum	9,384.54	425,611.50	434,996.04
18	Apeguso Snr High Sch-Apeguso	5,231.17	120,481.17	125,712.34
19	Asafo Akim Snr High Sch-Asafo Akim	12,737.40	26,016.20	38,753.60
20	Asamankese Snr High Sch-Asamankese	-	639,617.17	639,617.17
21	Asesewa Snr High Sch-Asesewa	13,314.26		13,314.26
22	Asuom Snr High Sch-Asuom	10,852.26	16,381.50	27,233.76
23	Attafua Snr High Tech.-Akim Oda	10,806.20	43,417.50	54,223.70
24	Atweaman Snr High Sch-Akim Manso	8,589.47	289,850.72	298,440.19
25	Ayirebi Snr High Sch- Ayirebi	1,663.50	26,814.93	28,478.43
26	Benkum Snr High Sch-Larteh	-	75,016.45	75,016.45
27	Bepong Senior High School	28,412.66	413,419.48	441,832.14
28	Boso Snr High Tech. Sch-Boso	6,136.20	256,728.13	262,864.33
29	Demonstration Sch. for the Deaf-Mampong	-	75,518.25	75,518.25
30	Donkorkrom Agric Snr High Sch	3,089.80	67,485.53	70,575.33
31	Fodoa Snr High School Kwahu Fodoa	564.89	3,980.10	4,544.99
32	Ghana Snr High Sch-Koforidua	60,775.56	932,806.99	993,582.55
33	H'Mount Senai Snr High Sch-Akropong	28,213.44	153,544.02	181,757.46
34	Islamic Girl's Snr High Sch- Suhum	1,724.60	81,736.77	83,461.37
35	J.G. Knol Voc/Tech Sch-Adukrom	899.20	58,713.27	59,612.47
36	Kade Snr High Tech Sch-Kade	26,063.86	68,322.30	94,386.16
37	Kibi Snr High Tech. Sch-Kibi	-	50,091.30	50,091.30
38	Klo Agogo Snr High Sch-Agogo	258.00	142,227.70	142,485.70
39	Koforidua Snr High Tech Sch-Koforidua	12,883.34	17,880.00	30,763.34
40	Koforidua Tech. Institute-Koforidua	110,918.80	31,439.12	142,357.92
41	Krobo Girl's Presby Snr High Sch-Odumase	31,006.07	22,810.00	53,816.07
42	Kwahu Ridge Snr High Sch-Obo Kwahu	-	404,627.53	404,627.53

43	Kwahu Tafo Snr High Sch-	558.83	226,511.55	227,070.38
44	Kwaobaah Nyanoa Com'ty Day Snr High Snr	15,690.00		15,690.00
45	Maame Krobo Day Snr High School	217.50	43,516.40	43,733.90
46	Mangoase Snr High Sch	-	252,075.75	252,075.75
47	Manya Krobo Snr High Sch-Odumase	54,094.94	1,259,669.51	1,313,764.45
48	Methodist Girl's Snr High Sch-Mamfe	71,677.27	149,085.00	220,762.27
49	Methodist Snr High Sch-Oyoko Koforidua		234,830.51	234,830.51
50	Mpraeso Snr. High School	89,253.03		89,253.03
51	MT. Mary College of Education-Somanya	18,135.00	84,162.70	102,297.70
52	New Abirim/ Afosu Snr High Sch	6,059.03	42,391.10	48,450.13
53	New Juaben Snr High Sch-Koforidua	46,021.08	329,213.14	375,234.22
54	New Nsutam Snr High Sch- Nsutam	1,270.63	45,539.20	46,809.83
55	Nifa Snr High Sch-Adukrom	-	32,079.37	32,079.37
56	Nkawkaw Snr High Sch	89,959.10	50,639.63	140,598.73
57	Nkwatia Presby Snr High Sch	-	882,619.44	882,619.44
58	Nsaba Diaspora Girl's Snr High Sch-Obodan	2,290.40	151,736.40	154,026.80
59	Nsawam Snr High Sch-Nsawam	2,373.30	49,415.00	51,788.30
60	Oda Snr High Sch-Akim Oda	30,492.03	879,886.47	910,378.50
61	Ofori Panin Snr High Sch-Kukurantumi	35,688.22		35,688.22
62	Okuapeman Snr High Sch-Akropong	35,343.96	186,110.00	221,453.96
63	Oti Boateng Snr High Sch-Koforidua		830,019.47	830,019.47
64	Pentecost Snr High Sch-Koforidua	-	8,936.65	8,936.65
65	Pope John Snr High Sch-Koforidua	5,356.60	113,558.59	118,915.19
66	Presby College of Education Abetifi Kwahu	133,471.60	190,594.51	324,066.11
67	Presby College of Education-Akropong	-	225,782.00	225,782.00
68	Presby Snr High Sch-Adeiso	6,701.05	48,512.00	55,213.05
69	Presby Snr High Sch-Begoro	-	23,294.62	23,294.62
70	Presby Snr High Sch-Kwahu Abetifi	69,855.70	-	69,855.70
71	Presby Snr High Sch-Mampong	68,302.45	981,626.56	1,049,929.01
72	Presby Snr High Sch-Osino	3,927.78	40,740.34	44,668.12
73	Presby Snr High Tech. Sch-Aburi	14,434.32	176,848.55	191,282.87
74	Presby Snr High Tech. Sch-Adukrom	-	128,868.39	128,868.39
75	Presby Snr High Tech. Sch-Kraboa Coaltar	3,381.00	200,874.40	204,255.40
76	Presby Snr High Tech. Sch-Larteh	13,533.79	315,275.13	328,808.92
77	Presby Women College of Education-Aburi	-	143,922.61	143,922.61
78	S.D.A Snr High Sch-Akim Sekyere	-	126,861.88	126,861.88
79	S.D.A Snr High Sch-Asokore-Koforidua	3,383.40	68,140.00	71,523.40
80	Salvation Army Snr High Sch-Akim Wenchi	9,422.10	64,175.94	73,598.04
81	Saviour Snr. High Sch-Osiem	37,711.50	-	37,711.50
82	School for the Blind-Akropong	4,542.00	91,828.02	96,370.02
83	Sec/ Tech. Sch for the Deaf- AkuapimMampong	-	24,134.00	24,134.00
84	St Pauls Senior High School-Asakraka	-	36,160.42	36,160.42
85	St. Dominic Snr High Tech.-Pepease	1,717.30	170,177.04	171,894.34
86	St. Fidelis Snr High Sch-Tease	7,766.46	78,897.35	86,663.81
87	St. Francis Snr High Tech-Akim Oda	76,519.88	37,640.00	114,159.88
88	St. Martins Snr High Sch-Nsawam	26,689.64	13,327.00	40,016.64
89	St. Michael Snr High Sch-Akoase	394.90	1,798.00	2,192.90

90	St. Paul's Tech. Inst.-Kukuruantumi	20,656.94	-	20,656.94
91	St. Peter's Snr High Sch-Nkwatia	18,817.20	100,980.00	119,797.20
92	St. Roses Snr High Sch-Akwatia	-	129,593.76	129,593.76
93	St. Stephen's Snr/Tech High Sch-Asiakwa	4,679.19	130,292.43	134,971.62
94	St. Thomas Snr High/Tech Sch-Asamankese	-	16,311.00	16,311.00
95	Suhum Presby Snr High Sch-Suhum	10,408.26	192,935.00	203,343.26
96	Suhum Snr High Tech. Sch-Suhum	26,150.78	591,607.84	617,758.62
97	Takrowase Senior High School	582.00	15,764.04	16,346.04
98	Unit School for the Deaf-Kibi		73,795.94	73,795.94
99	Unit School for the Deaf-Koforidua	-	95,745.87	95,745.87
100	W.B.M Snr High Sch-Old Tafo	-	45,545.32	45,545.32
101	Yilo Krobo Snr High Comm Sch-Somanya	13,693.00	84,238.81	97,931.81
Total		1,695,741.34	17,397,698.24	19,093,439.58

**GREATER ACCRA REGION
SCHEDULE OF CREDITORS**

No.	NAME OF INSTITUTION	SUPPLY CREDITORS	STUDENTS CREDITORS	OTHER CREDITORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1.00	Accra Academy	24,800.00	4,983.88	-	29,783.88
2.00	Accra College of Education	227,016.77	-	-	227,016.77
3.00	Accra Technical Training Centre	213,398.00	-	-	213,398.00
4.00	Achimota Senior High School	-	69,574.58	29,904.30	99,478.88
5.00	Ada Senior High School	86,400.61	-	-	86,400.61
6.00	Ada Senior High Technical School, Sege	42,210.00	-	-	42,210.00
7.00	Adzen Kotoku Senior High School	-	-	190.00	190.00
8.00	Armed Forces Senior High Technical School	37,240.00	2,699.28	21,830.00	61,769.28
9.00	Chemu Senior High School	-	31,896.25	92,650.70	124,546.95
10.00	Christian Methodist Senior High School	51.70	-	66,102.93	66,154.63
11.00	Dzorwulu Special School	-	-	38,157.66	38,157.66
12.00	Ghanata Senior High School	201,838.49	7,108.10	-	208,946.59
13.00	Holy Trinity Cathedral Senoir High School	-	373.92	-	373.92
14.00	Ningo Senior High School	109,900.00	10,706.31	3,431.99	124,038.30
15.00	Nungua Senior High School	17,857.44	48,001.92	-	65,859.36
16.00	O'reilly Senior High School		1,021.80	6,204.45	7,226.25
17.00	Odogonnor Senior High School	124,414.28	-	84,796.87	209,211.15
18.00	Our Lady of Mercy Senior High School	54,693.70	2,472.87	18,175.00	75,341.57
19.00	Presbyterian Senior High School, La	60,636.00	2,793.00	-	63,429.00
20.00	Presbyterian Senior High School, Osu	-	-	9,455.09	9,455.09
21.00	Presbyterian Senior High School, Teshie	11,968.00	-	-	11,968.00
22.00	Presbyterian boys Secondary School, Legon	-	38,236.19	423,494.57	461,730.76
23.00	Sacred Heart Technical Institute	-		81,864.10	81,864.10
24.00	St. Mary's Senior High School	-	8,730.12	40,218.72	48,948.84
25.00	St. John's Grammer School			3,500.00	3,500.00
26.00	St. Thomas Aquinas Senior High School	173,350.00	9,010.56	105,800.00	288,160.56
27.00	Tema Secondary School	279,344.72	180,893.73	-	460,238.45
28.00	Tema Methodist Day Senior High School	18,850.00	32,271.01	32,625.00	83,746.01
29.00	Tema Technical Institute	218,070.27	16,414.42	-	234,484.69
30.00	Teshie Technical Training Centre	-	-	16,812.20	16,812.20
31.00	West Africa Senior High School	-	2,650.00	67,171.00	69,821.00
Total		1,902,039.98	469,837.94	1,142,384.58	3,514,262.50

NORTHERN REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	Student Creditors	Staff Creditors	Suppliers Creditors	Sundry Creditors	Other Creditors	Total
		GH¢	GH¢	GH¢	GH¢	GH¢	GH¢
1	Ambariyya Senior High School				52,149.40	16,297.30	68,446.70
2	Bamboi Community Day Senior High				1,442.00		1,442.00
3	Bimbilla Senior High School				397,838.94	349,615.00	747,453.94
4	Bole Senior High School				318,901.05	27,293.78	346,194.83
5	Buipe Senior High School				344,606.16		344,606.16
6	Buipe Technical/ Vocational Senior High School				154,826.16		154,826.16
7	Bunkpurugu Senior High Tech. School			287,242.61		4,314.60	291,557.21
8	Chereponi Senior High School				1,357,414.80		1,357,414.80
9	Dabopka Technical Institute				305,748.26		305,748.26
10	Dagbon State Technical Senior High School				171,026.35	1,689.00	172,715.35
11	Damongo Senior High School			590,763.26			590,763.26
12	E.P College of Education				579,186.76	191,760.40	770,947.16
13	E.P Senior High School			393,621.89		5,718.27	399,340.16
14	Gambaga College of Education	7,760.00			200,615.64	402,870.00	611,245.64
15	Gambaga Girls Senior High School				870,887.54	258,155.02	1,129,042.56
16	Ghana Senior High School			788,914.09			788,914.09
17	Gushegu Senior High School				458,733.65		458,733.65
18	Kalpohin Senior High School	40,691.20			670,659.59	7,433.51	718,784.30
19	Karaga Senior High School					4,358.00	4,358.00
20	Kpandai Senior High School				70,136.00		70,136.00
21	Kumbungu Senior High School			188,703.43			188,703.43
22	Nakpanduri Business Senior				447,186.13		447,186.13
23	Nalerigu Senior High School				585,639.43	227,441.00	813,080.43
24	Nkwanta Jappa Technical Senior High School			355,172.96			355,172.96
25	Northern School of Business Studies				611,788.42	34,145.00	645,933.42
26	Pong Tamale Senior High School			543,411.19		411,100.37	954,511.56
27	Salaga Senior High School				923,759.34	928,337.90	1,852,097.24
28	Savelugu School for the Deaf			143,566.87		7,722.42	151,289.29
29	Savelugu Senior High School			893,645.23			893,645.23
30	Sawla Senior High School					17,324.00	17,324.00
31	St Charles Minor Seminary	19,822.00		158,729.70			178,551.70
32	St Joseph Technical School				188,777.90	137,299.07	326,076.97
33	St Vincent College of Education			527,277.00			527,277.00
34	T.I Ahmadiyya Senior High				422,935.41		422,935.41
35	Tamale College of Education	123,149.35					123,149.35
36	Tamale Girls Senior High School					344,609.47	344,609.47
37	Tamale Islamic Science Senior High School				558,833.74		558,833.74
38	Tamale Senior High School				1,406,538.27	189,779.83	1,596,318.10
39	Tatale EP Agric Senior High School					6,407.50	6,407.50
40	Tolon Senior High School		548,224.51				548,224.51
41	Tuna Senior High School			66,834.15	600,198.60		667,032.75
42	Vitting Senior High Tech. School					161,663.16	161,663.16
43	Walewale Senior High School			755,215.70		97,514.48	852,730.18
44	Walewale Vocational/ Technical Institute			11,597.35			11,597.35
45	Wulensi Senior High School				680,694.57		680,694.57
46	Wulugu Senior High School			657,187.10			657,187.10
47	Yagaba Technical School	11,700.40			643,553.94	41,115.27	696,369.61
48	Yendi Senior High School					1,411,772.61	1,411,772.61
49	Yumba Special School					1,088.00	1,088.00
50	Zabzugu Senior High School			556,774.46		105,648.58	662,423.04
Total		203,122.95	548,224.51	6,918,656.99	13,024,078.05	5,392,473.54	26,086,556.04

UPPER EAST REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	STUDENT CREDITORS	SUPPLY CREDITORS	OTHER CREDITORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	AWE SH/Technical School	-	540,967.81	-	540,967.81
2	Bawku SH/Technical Sch	-	288,953.65	-	288,953.65
3	Bawku Technical Inst.	222.00	8,900.00	-	9,122.00
4	Bolgatanga Girls SHS	-	925,593.00	-	925,593.00
5	Bolgatanga Technical Inst.	-	1,586,888.42	36,056.00	1,622,944.42
6	Chiana SHS	-	806,904.60	-	806,904.60
7	Fumbisi SH/ Agric	-	468,427.42	57,505.00	525,932.42
8	Gbeogo School For The Deaf	-	35,470.00	-	35,470.00
9	Gbewaa College Of Edu.	-	382,048.37	-	382,048.37
10	Gowrie SHS/Technical Sch	-	672,042.54	-	672,042.54
11	Kongo SHS	69.00	59,162.78	20,000.00	79,231.78
12	Kusanaba SHS	-	764,395.00	-	764,395.00
13	Mirigu SHS	-	-	5,000.00	5,000.00
14	Navrongo SHS	-	978,102.70	-	978,102.70
15	Notre Dame Serminare SHS	-	163,460.06	-	163,460.06
16	Our Lady Of Lord's Girls SHS	-	580,746.40	2,000.00	582,746.40
17	Paga SHS	-	-	84,967.92	84,967.92
18	Sandama SHS	-	830,696.77	-	830,696.77
19	Sandama SHS/Technical School	-	1,101,592.60	-	1,101,592.60
20	Sirigu Intergranted SHS	-	722,449.28	-	722,449.28
21	St. John Bosco's College Of Edu	-	-	176,051.64	176,051.64
22	St. John Intergrated Sch.	-	-	341,550.26	341,550.26
23	St.Bernadette Tech. Inst.	-	226,247.00	-	226,247.00
24	Tempane SHS	4,014.50	763,278.42	-	767,292.92
25	Zamse SH/Technical	-	715,407.39	258,570.33	973,977.72
27	Zorkor SHS	-	-	68,450.00	68,450.00
28	Zuarungu SHS	-	420,771.70	458,232.15	879,003.85
Total		4,305.50	13,042,505.91	1,508,383.30	14,555,194.71

UPPER WEST REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	SUNDRY CREDITORS	STUDENTS CREDITORS	FOODSTUFF CREDITORS	OTHER CREDITORS	TOTAL
		GH¢	GH¢	GH¢	GH¢	GH¢
1	Birifoh Senior High School, Birifoh		345.00		7,732.00	8,077.00
2	Daffiama Senior High School, Daffiama			199,196.00		199,196.00
3	Eremon Senior High Technical School, Eremon		1,059.50		483,542.31	484,601.81
4	Han Senior High School	4,398.18				4,398.18
5	Hilla Liman Senior High School, Gwollu		8,544.50		-	8,544.50
6	Holy Family Senior High School, Hamile		410.60		48,244.80	48,655.40
7	Islamic Senior High School, Wa		597.50		132,235.60	132,833.10
8	Jamiat Al-hidaya Islamat Girls SHS		460.00		234,910.00	235,370.00
9	Jirapa Senior High School, Jirapa			758,998.29	1,733.75	760,732.04
10	Kaleo Senior High Technical School, Kaleo				158,219.05	158,219.05
11	Kanton Senior High School, Tumu			165,834.82	222,865.69	388,700.51
12	Ko Senior High School, Nandom				255,203.54	255,203.54
13	Lassia Tuolu Senior High School, Lassia	10,374.00			462,802.00	473,176.00
14	Lawra Senior High School		998.00		605,631.99	606,629.99
15	Lumbussie Community Day SHS	6,072.00		18,071.35		24,143.35
16	Nandom Senior High School, Nandom		8,614.50		65,261.64	73,876.14
17	Piina Senior High School, Piina			308,212.82		308,212.82
18	Queen of Peace Senior High School, Nadowli			3,180.00		3,180.00
19	St Augustine's SHS-Charikpong,Nadowli				12,235.00	12,235.00
20	St Don Bosco Special School				9,495.03	9,495.03
21	St. John Vocational/ Technical Institute		351.21	5,150.00		5,501.21
22	T.I Ahmadiyya Senior High School, Wa			321,341.82		321,341.82
23	Takpo Senior High School,Takpo				3,972.00	3,972.00
24	Tumu College of Education, Tumu		1,041.08		231,625.20	232,666.28
25	Tumu Senior High/Technical School, Tumu				1,500.00	1,500.00
26	Wa Methodist School for the Blind				41,120.00	41,120.00
27	Wa School for the Deaf				5,288.30	5,288.30
28	Wa Senior High School, Wa			825,251.32	3,371.72	828,623.04
29	Wa Technical Institute, Wa			369,617.80		369,617.80
Total		20,844.18	22,421.89	2,974,854.22	2,986,989.62	6,005,109.91

VOLTA REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	STUDENT CREDITORS	SUPPLIERS	OTHER CREDITORS	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Abor Senior High School, Abor	3,946.00	36,830.09	3,188.60	43,964.69
2	Abutia Senior High Technical School, Abutia	5,427.70	57,016.70		62,444.40
3	Adaklu Senior High School, Adaklu		44,401.87		44,401.87
4	Afadzato Senior High School, Gbledi	10.85	12,296.00		12,306.85
5	Agate Senior High School	777.80	51,428.09		52,205.89
6	Agotime Senior High School, Agotime	2,388.50	37,904.00		40,292.50
7	Akome Senior High Technical School, Akome	1,212.62	75,367.06	1,000.00	77,579.68
8	Anlo Senior High School, Anloga		335,470.65		335,470.65
9	Anlo Technical Institute, Anloga	11,108.43	78,722.08		89,830.51
10	Avatime Senior High School, Vane		10,399.97		10,399.97
11	Ave Senior High School		69,263.43		69,263.43
12	Awudome Senior High School, Tsito	2,800.00	349,223.35	24,757.36	376,780.71
13	Comboni Technical Vocational Institute, Sogakope	4,454.50			4,454.50
14	Dabala Senior High Technical School, Dabala	8,651.70	83,772.71	10,926.00	103,350.41
15	Dzolo Senior High School, Dzolo-Gborgame	66,914.68			66,914.68
16	E. P. College of Education, Amedzofe	55,737.22	150,339.00		206,076.22
17	E.P. Senior High School, Hohoe	70,666.00	263,776.00	13,601.00	348,043.00
18	E.P.Mawuko Girls' Senior High School, Ho	17,966.54	447,484.83		465,451.37
19	Gbi Special School for Inte. Disabled, Kledzo	-	55,674.84	-	55,674.84
20	Have Technical Institute	22,239.73	280,278.18		302,517.91
21	Kadjebi-Asato Senior High School, Kadjebi			1,984.90	1,984.90
22	Keta Business College, Keta		125,088.20		125,088.20
23	Keta Senior High Technical High School, Keta		206,538.84		206,538.84
24	Kpedze Senior high School, Kpedze	10,522.62	241,804.54	4,388.70	256,715.86
25	Kpeve Senior High Technical School, Kpeve	4,899.66	88,530.10		93,429.76
26	Nkwanta Comm. Senior High Tech. School, Nkwanta		2,369.00		2,369.00
27	Nkwanta Senior High School, Nkwanta	12,567.00	60,106.00		72,673.00
28	Ntruboman Senior High School, Brewaniase		316,038.80		316,038.80
29	Ola Senior High School, Ho	256,862.97	354,039.85	97,361.74	708,264.56
30	Peki College of Education	2,219.87	31,179.80		33,399.67
31	Peki Senior High Technical School, Peki	39,751.66	187,976.02	7,837.00	235,564.68
32	Sogakope Senior High School, Sogakope	10,145.73	7,140.73		17,286.46
33	Sokode Senior High Technical School, Sokode	4,705.20	241,793.25		246,498.45
34	St. Catherine Senior High School, Agbakope		197,465.25		197,465.25
35	St. Francis College of Education, Hohoe	10,345.00	-	26,403.44	36,748.44
36	St. Mary's Senior High School, Lolobi	-	19,500.00	-	19,500.00
37	St. Teresa's College of Education, Hohoe	75,492.00			75,492.00
38	Taviefe Senior High School	766.90	344,312.72		345,079.62
39	Tongor Senior High Technical School, Tongor	863.54	5,024.44		5,887.98
40	Tsiame Senior High School, Tsiame	1,719.63	12,129.00		13,848.63
41	Ve Senior High School, Ve-Koloenu	4,419.20	42,806.56		47,225.76
42	Volta Technical Institute, Matse		2,000.00		2,000.00
43	Zion College, Anloga	3,335.00	375,639.68		378,974.68
44	Ziope Senior High School, Ziope	-	120,973.19		120,973.19
Total		712,935.75	5,422,104.82	191,448.74	6,326,489.31

WESTERN REGION
SCHEDULE OF CREDITORS

No.	NAME OF INSTITUTION	Student Creditors	Supply Creditors	Other Creditors	TOTAL
		GH¢	GH¢	GH¢	GH¢
1	Adiembra Snr. High School	4,700.40	358,816.71		363,517.11
2	Adjofra Commercial Snr. High School	153.00	2,500.00		2,653.00
3	Ahantaman Snr. High School	13,033.85	93,070.82		106,104.67
4	Amenfiman Snr. High School	58,360.47	64,730.14		123,090.61
5	Annor Adjaye Snr. High School	-	255,052.48		255,052.48
6	Archbishop Porterr Girls' Snr. High	20,204.80	42,312.42		62,517.22
7	Asankrangwa Snr. High School	-	53,140.00	1,132.00	54,272.00
8	Asankrangwa Snr. High Tech. School	-	5,569.46		5,569.46
9	Asawinso Snr. High School	21,057.55	17,565.00		38,622.55
10	Axim Girls' Snr. High School	-	5,667.39		5,667.39
11	Baidoo Bonso Snr. High Tech. School	-	167,372.35		167,372.35
12	Benso Snr. High Tech. School	1,489.00	22,409.00		23,898.00
13	Bia Snr. High Tech. School	1,597.80	-		1,597.80
14	Bibiani Snr. High Tech. School	-	147,011.16		147,011.16
15	Bodi Snr. High School	-	71,629.48		71,629.48
16	Bompeh Snr. High Tech. School	2,797.50	4,170.50	27,365.00	34,333.00
17	Bonzo Kaku Snr. High School	-	12,558.00		12,558.00
18	Catholic Special Vocational School	-	23,964.10		23,964.10
19	Daboase Snr. High Tech. School	300.00	44,250.00		44,550.00
20	Diabene Snr. High Tech. School	-	423,945.08		423,945.08
21	Enchi College of Education	13.54	593,267.31		593,280.85
22	Essiama Snr. High Tech. School	-	78,567.59		78,567.59
23	Fiaseman Snr. High School	8,005.86	128,869.50		136,875.36
24	Fijai Snr. High School	28,159.20	264,498.80		292,658.00
25	Ghana Snr. High Tech. School	87,724.70	59,734.21		147,458.91
26	Gwiraman Snr. High School	-	-	1,402.41	1,402.41
27	Half Assini Snr. High School	8,796.10	85,323.84		94,119.94
28	Holy Child Training College			7,002.52	7,002.52
29	Huni Valley Snr. High School		380,416.68		380,416.68
30	Juaboso Snr. High School	47,060.70	8,078.20		55,138.90
31	Kikam Technical Institute	16,929.60		17,031.90	33,961.50
32	Mpohor Snr. High School	625.00	9,065.10	630.00	10,320.10
33	Nkroful Agric. Snr. High School	11,046.00	6,786.09		17,832.09
34	Nsein Snr. High School	-	97,225.98		97,225.98
35	Prestea Snr. High Tech. School	-	48,848.77	3,012.38	51,861.15
36	Queens Snr. High School		3,332.60		3,332.60
37	Sefwi Akontombra Snr. High School	4,590.70	84,396.00		88,986.70
38	Sefwi Bekwai Snr. High School	-	202,838.97		202,838.97
39	Sefwi Wiawso Snr. High School	1,678.40	115,918.79		117,597.19
40	Sefwi Wiawso Snr. High Tech. School	3,941.42	9,980.00	6,692.03	20,613.45
41	Sekondi College	-	396,369.39		396,369.39
42	Sekondi Methodist Snr. High School	87,462.50	17,757.00		105,219.50
43	Sekondi Sch. for the Deaf, Inchaban	-	339,291.17		339,291.17
44	Sekondi Twin City Special School	-	46,508.98		46,508.98
45	Shama Snr. High School	3,952.20			3,952.20
46	St. Augustine's Snr. High School	5,825.70	6,500.00		12,325.70
47	St. John's Snr. High School	5,125.00			5,125.00
48	St. Joseph Snr. High School		20,484.05	97,764.48	118,248.53
49	St. Mary's Boy's Snr. High School		270,440.32		270,440.32
50	Takoradi Snr. High School	7,625.70	79,239.79		86,865.49
51	Takoradi Technical Institute	5,677.00	621,139.00		626,816.00
52	Tarkwa Snr. High School	31,725.44	61,022.03		92,747.47
53	Uthman Bin Affan Islamic S.H.S	-	57,209.78		57,209.78
Total		489,659.13	5,908,844.03	162,032.72	6,560,535.88



Mission Statement

The Ghana Audit Service exists

To promote

- **good governance in the areas of transparency, accountability and probity in the public financial management system of Ghana**

By auditing

- **to recognized international auditing standards, the management of public resources**

And

- **reporting to Parliament**

