PUBLIC ACCOUNTS COMMITTEE

REPORT TO PARLIAMENT

Investigation into the Voucher and Small Home Repair Programmes

Chairman, Public Accounts Committee (Opposition)

To the Honourable House of Assembly and the People of the Commonwealth of The Bahamas:

Pursuant to our mandate, the Public Accounts Committee presents this Report on its investigation into the Government's Voucher and Small Home Repair Programmes administered through the Ministry of Finance. The Report examines how public funds were authorised, expended and accounted for; whether governance, procurement and political-neutrality standards were upheld; and what lessons must be drawn to protect the public purse and ensure confidence in the management of public assistance programmes.

EXECUTIVE SUMMARY

Investigation by The Public Accounts Committee found serious and systemic mismanagement and maladministration in the Government's Voucher and Small Home Repair Programmes. The Ministry of Finance approved and funded $1,563,519.34 in March and April 2026 but did not maintain an effective end-to-end system connecting the expenditure to custody, eligible beneficiaries, materials supplied and final public purpose.

Primary institutional responsibility rests with the Ministry of Finance. Primary administrative responsibility rests with the Financial Secretary and Principal Accounting Officer, who chaired the Ministry Tenders Committee and was responsible for ensuring that expenditure undertaken through his Ministry remained controlled and accountable through its complete life cycle.

The control failure had direct consequences. The Consultant in the Ministry of Finance and Officer with Responsibility for Family Island Assessment collected vouchers without named recipients from suppliers and transferred them to the Office of The Senior Policy Adviser and National Campaign Coordinator for the Progressive Liberal Party (PLP). The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP, acknowledged that his office handled the majority of the distribution, that he personally participated extensively, and that neither a complete beneficiary register nor signed recipient acknowledgements were maintained.

A separate Government-funded account at Pinder Enterprises operated through constituency allocations associated with The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association, the Member of Parliament for Sea Breeze, The Member of Parliament for Fox Hill, The Member of Parliament for Yamacraw and The Member of Parliament for Elizabeth. The Member of Parliament for Elizabeth, directly or through her aide, functioned as a central approval point for releases across several constituencies. The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association, a private citizen and PLP candidate with no demonstrated programme role, was associated with a $25,000 allocation.

The evidence therefore establishes that material portions of the programme were administered through governing-party political networks rather than the politically neutral public-service system. There was no demonstrated public application process, published eligibility framework, independent beneficiary-selection mechanism or complete Government record that would be necessary to ensure that assistance was distributed according to assessed need rather than political favor.

The Pinder records also identify Government-funded transactions for campaign related materials marked ‘FOR SIGNS’ and ‘Billboards/Elizabeth’, totalling $745.78, with related communications referring to flags, signage and motorcade signage. These transactions were outside the Small Home Repair purpose or any reasonable public purpose and, in strongly demonstrate the need for further investigation to determine the full extent to which public resources may elsewhere have been applied to partisan political campaign activity or other unauthorized private use.

Supplier testimony disclosed a broader issue. Before and alongside the 2026 voucher programme, the Ministry and related Government entities had funded building materials, contractor collections, direct purchases and at least one earlier voucher arrangement through several delivery models. The Committee did not receive a consolidated record showing the procurement authority, beneficiaries, properties, materials, completion evidence and reconciliation for those arrangements. This supports the need for an expanded investigation to determine whether the control failures identified in this review reflected a wider administrative practice.

In Grand Bahama, Contractors Direct records repeatedly used the Customs bond of Our Island Maritime for transactions involving numerous unrelated recipients. The Deputy Comptroller of Customs described the arrangement as unusual and requiring investigation. The Committee understands that the company Our Island Maritime has a material family ownership connection to the PLP candidate for Marco City, although the Committee has not established his direct knowledge or authorization. Nonetheless the arrangement further impaired beneficiary traceability and requires targeted investigation.

The Committee obtained extensive records from Pinder Enterprises but not equivalent complete records from all participating suppliers. A compulsory cross-vendor reconstruction is therefore necessary to determine if there was any additional misuse, public loss, responsible persons or other actionable evidence beyond that uncovered by this parliamentary inquiry.

The Committee finds systemic mismanagement, maladministration and political misuse of public resources. The evidence also establishes a substantial basis for independent investigation, full transaction-level reconciliation, recovery of improperly applied public money and examination of any public-finance, procurement, electoral or other offences disclosed by the complete record.

The central principle is simple: **public money remains public money until its authorised purpose has been fulfilled and properly accounted for. It cannot be converted into political patronage, attributed to candidates or placed at the disposal of party machinery.**

KEY FINDINGS

1. Systemic failure by the Ministry of Finance

The Ministry of Finance approved substantial expenditure and paid suppliers but failed to maintain the required controls through custody, distribution, beneficiary verification, redemption and final reconciliation.

Classification: Established.

2. Failure of the Principal Accounting Officer

The Financial Secretary, as Financial Secretary and Principal Accounting Officer, failed to ensure an effective end-to-end system of accountability over a substantial programme financed and administered through his Ministry.

Classification: Established and corroborated.

3. Breakdown in the chain of custody

Large quantities of publicly funded vouchers passed from suppliers through The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment , into downstream distribution without complete signed custody records. Once transferred onward, the Ministry lost an auditable chain of control.

Classification: Established and admitted.

4. No reliable link between assessed need and final recipients

The Government cannot establish from a complete central record that the persons who ultimately received significant portions of the assistance were the households whose needs had justified the expenditure.

Classification: Established.

5. Failure of basic internal controls

The programme lacked consistent Government-wide requirements for numbered instruments, custody registers, authorised distributors, beneficiary acknowledgements, segregation of duties, permissible purchases and final reconciliation.

Classification: Established.

6. Direct awards were not demonstrated to satisfy the statutory requirements

Material procurements were made by direct award without competition, but the Committee was provided with no documentary evidence identifying and substantiating the statutory ground relied upon for those awards. The law requires there to be a legitimate reason to forego competitive bidding and these reasons are

prescribed in the legislation. The Ministry therefore failed to demonstrate that its departure from competitive procurement complied with the legal conditions governing direct awards.

Classification: Partially supported; compliance not established.

7. Direct political control by The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP, National Election Coordinator for the PLP

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP, while serving as Senior Policy Adviser to the Prime Minister and National Election Coordinator of the governing PLP, exercised extensive operational control over publicly funded vouchers. His office received and distributed substantial quantities without maintaining a complete beneficiary register or signed recipient acknowledgements.

Classification: Established and admitted.

8. Parallel constituency-based political administration

The Pinder Enterprises account operated with political and constituency allocations. The Member of Parliament for Elizabeth or her designated aide served as central approval points for transactions associated with several named PLP candidates and constituencies.

Classification: Established and corroborated.

9. Access by a private governing-party candidate

The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association, a private citizen and PLP candidate with no Government office or programme responsibility, was associated with a $25,000 allocation and programme transactions.

Classification: Established from the vendor records.

10. The programme was partisan in operation

The evidence establishes that material portions of the programme were administered through governing-party networks rather than through the proper public-service structure and protocols. There was no demonstrated opportunity for applications from the general public, objective eligibility criteria, nor was there an independent beneficiary-selection mechanism.

Classification: Established.

11. Political attribution of State-funded assistance

Candidate names and signatures appeared on publicly funded vouchers without demonstrated Ministry authorisation. This removed the distinction between assistance provided by the State and benefits attributed to political candidates.

Classification: Corroborated.

12. Programme resources were used outside the authorised purpose

Primary vendor records establish transactions for materials marked “FOR SIGNS” and “Billboards/Elizabeth,” totalling $745.78. Related communications refer to flags, signage and motorcade signage.

Classification: Established as to the identified transactions.

13. The Ministry failed to respond adequately to apparent irregularities

The political attribution of Government-funded vouchers became publicly known before the election, but no evidence was provided to the Committee to indicate a prompt Ministry investigation, suspension of the affected distribution channel, immediate reconciliation or referral to Internal Audit.

Classification: Established as an accountability failure.

14. The full scale of misuse remains unknown

The Committee obtained comprehensive transaction records from some of the suppliers but did not receive equivalent records from the other programme suppliers. The Pinder records exposed serious irregularities, including partisan allocations and expenditure outside the stated public purpose. The absence of equivalent documentation for the remainder of the approximately $1.56 million programme prevents the Committee from determining whether those abuses were isolated or more widespread. **Compulsory production and full transaction-level reconstruction may disclose additional misuse, public loss or other actionable evidence.**

Classification: Unresolved and requiring compulsory investigation.

15. Maladministration is established and potential malfeasance requires investigation

The cumulative evidence suggests systemic mismanagement, maladministration and political misuse of public resources. The Committee was however only able to review a fraction of the available documentation held by all suppliers. Yet still, the documented out-of-purpose transactions and partisan distribution structure evident from the documents reviewed provide a substantial basis for a broader investigation of possible malfeasance, recovery of public money and any criminal or electoral offences that may be disclosed by a full forensic reconstruction.

Classification: Maladministration established; potential malfeasance strongly supported and requiring independent investigation.

SECTION 1
MANDATE, SCOPE AND EVIDENTIARY APPROACH

1.1 Mandate of the Committee

The Public Accounts Committee undertook this inquiry as part of its responsibility to examine the expenditure and administration of public funds and to determine whether public resources have been lawfully, properly and accountably applied.

The subject of this inquiry is the Government's Voucher and Small Home Repair Programmes administered through the Ministry of Finance. The Committee's concern is not confined to whether expenditure was approved or whether participating suppliers were paid. Public accountability extends through the full life cycle of expenditure. Where public funds are converted into vouchers, vendor credit, building materials or other instruments of economic value, those resources must remain subject to an identifiable and auditable chain of responsibility until the authorised public purpose has been achieved.

Accordingly, the Committee examined the authority for the programmes; the source and approval of expenditure; procurement and payment; programme governance; voucher and vendor-credit arrangements; custody and transfer; beneficiary selection; distribution; redemption and collection of materials; the involvement of public officials, contractors and political actors; record keeping; reconciliation; internal control; and whether public resources were ultimately applied to the purposes for which they were authorised.

The Committee approached the inquiry on the basis that public expenditure is not satisfactorily accounted for merely because Government can demonstrate that a purchase order was issued and a vendor was paid. Where the expenditure was intended to provide assistance to identifiable members of the public, the accountability chain necessarily extended to the administration and disposition of the resulting public benefit.

That principle assumed particular importance in this inquiry because the evidence demonstrated that procurement, payment, custody, distribution and redemption were undertaken by different persons and entities. The Committee therefore sought to reconstruct the complete chain rather than examine each transaction stage in isolation.

1.2 Genesis of the Inquiry

Unlike the Committee's earlier inquiry into the CARIFTA Games, this investigation did not originate with a report of the Auditor General. It arose from serious matters first brought into the public domain during the 2026 General Election period.

Public reporting in April 2026 alleged that building-supply vouchers worth more than $200,000 were being distributed in Abaco in the names of political candidates and officials and that the vouchers had been funded by the Ministry of Finance. At that stage, important elements of the reporting remained allegations requiring independent verification. The reporting nevertheless raised legitimate public-accountability questions concerning the source of the funds, the authority for the expenditure, beneficiary selection, control and distribution of the vouchers, political involvement and the existence of an auditable administrative trail.

The matter acquired greater significance when official procurement information indicated that the expenditure was not confined to the transactions initially reported in Abaco. Ministry of Finance procurement records disclosed substantial expenditure with several suppliers for building-material vouchers. The Committee therefore proceeded beyond the original public reporting and examined the underlying Government programme, its financing, its administration and the persons and entities involved.

The inquiry consequently developed in stages. Initial questions concerning the source and procurement of the vouchers led to examination of programme officials and participating vendors. That evidence raised further questions concerning custody, distribution, beneficiary records and reconciliation. Subsequent hearings examined the role of the Ministry of Finance, its Accounts function, the Financial Secretary, the programme consultant, political and administrative actors, participating suppliers and Internal Audit.

As documentary production increased, the investigation expanded further. Vendor ledgers, invoices, purchase orders, email correspondence, WhatsApp communications and constituency-related records provided evidence that could be tested against sworn testimony. In particular, the records produced in connection with the $150,000 Pinder Enterprises arrangement allowed the Committee to examine individual drawdowns, approval arrangements, constituency allocations, collectors and the description of particular materials.

The inquiry therefore evolved from a legitimate examination of serious publicly reported allegations into an evidence-led parliamentary investigation based substantially upon sworn testimony, Government records, vendor records and contemporaneous communications. Public reporting explains the genesis of the inquiry. It is not the evidentiary foundation upon which the Committee's substantive findings ultimately rest.

1.3 Scope of the Inquiry

The Committee examined the Voucher and Small Home Repair Programmes as connected but distinguishable arrangements through which public resources were used to provide building materials or assistance for residential repair.

The inquiry considered, in particular:

1. the origin, stated purpose and administrative ownership of the programmes;
2. the appropriation and budgetary source from which expenditure was financed;
3. the authority through which expenditure was requested and approved;
4. the procurement method used to select suppliers;
5. the role of the Ministry of Finance Tenders Committee and other procurement actors;
6. the responsibilities of the Financial Secretary as Principal Accounting Officer of the Ministry of Finance;
7. the role of the Ministry's Accounts function;
8. the role of the programme consultant and other persons involved in implementation;
9. the creation, denomination, numbering and control of vouchers and other instruments;
10. advance-funded, prepaid or drawdown arrangements maintained with suppliers;
11. custody of vouchers and publicly funded vendor credit;
12. the persons authorised to receive, control, approve or distribute those resources;
13. beneficiary identification and eligibility;
14. the relationship between housing assessments and persons ultimately receiving assistance;
15. the existence, or absence, of limits on individual assistance;
16. distribution through contractors, constituency offices, political officeholders, candidates or other intermediaries;
17. redemption of vouchers and release of materials;
18. documentation maintained by participating suppliers;

19. whether goods acquired were consistent with the stated public purpose;
20. political attribution or branding of publicly funded assistance;
21. evidence of transactions associated with political or campaign-related materials;
22. reconciliation of expenditure, vouchers, vendor credit, goods supplied, unused balances and final beneficiaries;
23. the adequacy of internal control and Internal Audit involvement;
24. the Ministry's response to apparent irregularities;
25. whether any public loss or recoverable expenditure can be identified; and
26. the administrative, financial, electoral or other investigative consequences arising from the evidence.

The Committee did not treat the individual supplier arrangements as though they were administratively identical. Evidence demonstrated materially different arrangements among vendors. Some suppliers used numbered instruments and maintained transaction-level records; other arrangements depended principally on account balances, internal codes or less formal documentation. These differences are relevant both to the reconstruction of transactions and to the larger question of whether the Ministry prescribed and enforced a consistent system of Government control.

The Committee similarly distinguishes between the voucher programme and arrangements under which building materials were procured directly for particular repair works. They overlap in purpose and in some personnel, but they are not interchangeable. The report will distinguish between them wherever that distinction is material to a finding

1.4 Evidentiary Record

Because there was no Auditor General report establishing an initial evidentiary framework, the Committee was required to reconstruct the programmes from the evidence available to it.

The principal evidentiary sources comprise:

- sworn testimony given before the Committee;
- Ministry of Finance records;
- procurement records and award information;
- purchase orders;

- supplier quotations;
- invoices and receipts;
- supplier account and redemption records;
- correspondence concerning approval and collection of materials;
- contemporaneous emails;
- WhatsApp communications;
- constituency-related transaction schedules;
- records identifying collectors and contractors;
- documents concerning political participation in allocation, approval or distribution;
- testimony and evidence relating to Ministry accounting and payment processes;
- evidence from Internal Audit concerning the control framework reasonably expected for a programme of this nature; and
- relevant constitutional, public-finance, procurement and electoral provisions.

The Committee has applied an evidence-first approach. Greater evidentiary weight is placed upon contemporaneous primary records, Government and supplier financial records, documentary approvals and admissions against interest than upon unsupported recollections or explanations given after the events.

Sworn testimony remains important, particularly where witnesses explain their own functions, decisions and actions. Where testimony conflicts with contemporaneous documentation, however, the documentary record ordinarily provides the firmer basis for reconstruction unless there is a satisfactory explanation for the discrepancy.

Similarly, the Committee has not converted the original press reporting into definitive findings merely because those reports prompted the investigation. Assertions originating in public reporting have been assessed against subsequent testimony and records. Where later evidence substantiates an original allegation, the finding rests upon that later evidence. Where an allegation has not been substantiated, it is not treated as established merely because it appeared in the public domain.

This distinction is particularly important given the political context in which the initial allegations emerged. The Committee's conclusions are thus capable of standing independently of the political positions of any participant in the investigation.

1.5 Evidentiary Classification

To maintain consistency in evaluating the record, the Committee applies the following classifications:

Established: demonstrated by primary records, admitted testimony or evidence that is materially undisputed.

Corroborated: supported independently by materially consistent evidence from more than one source.

Admitted: expressly acknowledged by the person whose actions, knowledge or responsibility are under consideration.

Contested: asserted on material evidence but specifically disputed by another relevant source or witness.

Partially Supported: supported in material respects, but further evidence is required to establish the complete proposition.

Uncorroborated: asserted by a source or witness but not independently supported by the presently available evidence.

Inconsistent: the available evidence contains material differences that cannot presently be reconciled.

Not Established: the evidence available to the Committee does not establish the proposition.

Unresolved: the evidence raises a material issue but does not presently establish the complete factual position or identify responsibility sufficiently for a final determination.

Refuted: the proposition is materially contradicted by reliable evidence sufficient for the Committee to reject it.

These classifications are evidentiary tools. They do not substitute for the Committee's judgment. Nor does the classification of one proposition automatically determine the classification of a broader finding to which that proposition may contribute.

For example, evidence may establish that a transaction was approved against a Government-funded account while leaving unresolved the identity of the ultimate user of the materials. The Committee may therefore reach a firm finding concerning the approval and financial-control failure without making an unsupported finding concerning matters for which the evidentiary chain remains incomplete.

This approach permits the Committee to state established findings directly while identifying, with equal clarity, matters requiring further investigation.

1.6 Analytical Framework

The Committee has assessed the programmes against seven principal public-accountability tests:

Authority: Was the expenditure supported by the required constitutional, statutory, appropriation and administrative authority?

Purpose: Were the resources applied solely to the public purpose for which expenditure was authorised?

Procurement: Were suppliers selected and expenditure committed consistently with the applicable procurement framework and documented approvals?

Custody and Control: Were vouchers, vendor credit, building materials and related public assets safeguarded from creation or purchase through final disposition?

Eligibility and Impartiality: Were persons receiving public assistance selected under identifiable, consistently applied and politically neutral criteria?

Accounting and Reconciliation: Can expenditure be traced from appropriation and payment through procurement, custody, allocation, beneficiary or contractor, redemption, final use and any remaining balance?

Accountability: Can responsibility be identified for the design, approval, supervision, implementation and reconciliation of each material stage, and was appropriate action taken when irregularities became apparent?

These tests reflect the essential distinction running throughout this report. **Expenditure approval is not the same thing as expenditure accountability.**

A transaction may have passed through an authorised procurement or payment process while the resulting public asset is subsequently mismanaged, inadequately controlled or applied outside its authorised purpose. The Committee has therefore assessed not merely whether Government paid a legitimate vendor, but whether the resulting benefit remained under accountable public control and was ultimately used for the public purpose that justified the expenditure.

That approach is particularly important where the resource acquired with public money is readily transferable, redeemable or capable of being directed by intermediaries. In such circumstances, accountability must follow the public resource beyond payment to the supplier.

1.7 Procedural Fairness

The Committee recognises that its findings may affect public institutions, current and former public officials, political officeholders, candidates, contractors, suppliers and other persons.

The Committee has therefore sought to distinguish evidence from allegation, permit witnesses to explain their own involvement, examine conflicting accounts and identify contrary or qualifying evidence where it is material.

Concerns regarding notice, scope, documentary production and procedural fairness arose during the hearings. Witnesses were permitted to explain their positions, and documentary requests were refined as the Committee developed a clearer understanding of the programmes and their transaction flows.

The Committee also adopted the practice that evidence received in its proceedings should be assessed through the Committee's deliberative process before forming the basis for its report. This is particularly important in an inquiry that originated amid public and political controversy.

Fairness does not, however, require the Committee to disregard admissions, primary records or corroborated evidence. Nor does it require the Committee to treat a material failure to create or preserve records as neutral where the existence of those records formed part of the accountability obligation itself.

Where records that ought reasonably to exist have not been produced, the report will state that fact. Where the absence of those records prevents a more precise determination, the consequential limitation will likewise be identified.

1.8 Limits of the Inquiry

The Public Accounts Committee is conducting a parliamentary inquiry into the management and application of public resources. It is not exercising the investigative powers of the police, the Auditor General or a prosecutorial authority.

The Committee therefore distinguishes between findings it is competent to make concerning public administration and financial accountability and matters requiring separate investigation under criminal, electoral or other law.

The absence of police or forensic powers does not prevent the Committee from determining, on the evidence before it, whether public expenditure was poorly controlled; whether required records were absent; whether public resources were administered through inappropriate or unauthorised structures; whether the Ministry failed to maintain accountable stewardship; whether expenditure departed from its stated public purpose; or whether circumstances disclosed by the evidence warrant referral for further investigation.

Equally, the Committee will not fill evidentiary gaps through speculation. Where additional banking, supplier, electronic, communications or beneficiary evidence is required to determine individual responsibility or the final disposition of particular transactions, that limitation will be stated and appropriate further investigation recommended.

The Committee's responsibility is therefore both exacting and limited: **to follow the public resource as far as the evidence permits, to identify where accountable control failed, to determine what conclusions the evidence supports, and to refer unresolved questions to the authorities equipped to answer them.**

SECTION 2
PROGRAMME RECONSTRUCTION

2.1 Programme Origins and Stated Public Purpose

The evidence establishes that the Voucher Programme formed part of a Ministry of Finance Small Home Repairs initiative and was separate from, although complementary to, home-repair programmes operated through Urban Renewal and other agencies.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment , Consultant at the Ministry of Finance, testified that he began assisting with small home repairs in 2025 and recommended the use of vouchers after residents indicated that, if provided with building materials, they could undertake repairs themselves. Engagement with suppliers for the voucher arrangement began around October or November 2025.

The stated public purpose was straightforward: to provide building materials to persons requiring assistance with small home repairs, including roof repairs. The programme was presented as a mechanism for accelerating assistance by enabling homeowners or contractors to obtain materials directly from participating suppliers.

The Ministry described this approach as a continuation of earlier Government home-repair assistance. The Financial Secretary distinguished the 2026 arrangement from the Hurricane Matthew model, under which Government itself designed and printed vouchers. Under the programme examined by the Committee, the instruments were instead created by the participating vendors.

This change was significant because it moved control over the form and security of the vouchers away from Government and produced materially different arrangements among suppliers.

2.2 Budget Authority and Source of Funds

The evidence establishes that the programme was funded by the Ministry of Finance.

The Acting Chief Procurement Officer identified annual Ministry budget provisions associated with Small Home Repairs and Family Island capital development as the source from which assistance was provided. The Finance and Accounting Officer in The Ministry of Finance, Finance and Accounting Officer, subsequently confirmed that the voucher expenditure was funded from the Ministry's capital budget and that the expenditure required approval through the Ministry's financial processes.

Official procurement records for March and April 2026 show Ministry of Finance awards for "Voucher Building Materials" of:

- $150,082.35 to Pinder Enterprises;
- $150,000 to Hanson Building Materials;
- $200,000 to FYP Ltd.;
- $250,000 to 21st Century Building & Hardware;
- $150,000 to Cartwrights Building Supplies;
- $413,436.99 to Contractors Direct Ltd.; and
- $250,000 to Premier Importers, Ltd.

Those awards totalled approximately **$1,563,000**. Additional voucher arrangements involving Contractors Direct and Premier Importers were also examined by the Committee.

The evidence therefore establishes that the vouchers and vendor-credit arrangements represented public resources acquired through Ministry of Finance expenditure. They were not privately funded charitable assistance.

2.3 Programme Leadership and Operational Roles

The programme did not operate through a single administrative chain.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment functioned as programme coordinator for substantial parts of the process. His evidence and that of Ministry officials established that he identified needs, engaged suppliers, submitted requests, collected purchase orders and, in a number of cases, collected vouchers from participating vendors.

The Ministry of Finance Tenders Committee approved relevant expenditure. The Financial Secretary chaired that Committee.

The Accounts Section generated purchase orders and processed invoices and payments. The Finance and Accounting Officer in The Ministry of Finance, testified that where The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment certified that goods or services had been delivered, the transaction proceeded to the Financial Secretary and thereafter to Accounts for payment.

The subsequent distribution arrangements were different. The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment testified that he did not control the final distribution of the vouchers after transferring them onward. The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP, acknowledged receiving and personally distributing substantial quantities of vouchers.

The Pinder Enterprises evidence establishes a separate arrangement in which releases from a government-funded account were authorised through The Member of Parliament for Elizabeth or her designated aide and organised partly by constituency.

The programme therefore operated through several distinct chains rather than through one identifiable public-service delivery structure.

2.4 Procurement and Vendor Arrangements

The procurement arrangements were not uniform.

The evidence establishes that direct awards were used for material parts of the voucher programme rather than an open competitive procurement process. The Ministry Tenders Committee dealt with the relevant approvals, subject to higher procurement approval where applicable.

More importantly for the subsequent accountability chain, Government did not prescribe a standard voucher instrument or a set of common operating protocols.

Different suppliers therefore adopted materially different arrangements.

Contractors Direct created numbered vouchers in fixed denominations and treated Government's advance payment effectively as a prepaid account against which redeemed vouchers were debited.

Hanson produced vouchers that were not numbered or signed. The company tracked the amount issued and redeemed through its own records and periodically reconciled returned instruments and receipts.

Cartwrights operated its own voucher or prepaid-credit arrangement and retained supporting transaction records.

Other suppliers used their own voucher templates, numbering and redemption procedures.

Pinder Enterprises did not operate principally through individual Government vouchers. Approximately $150,000 was credited to a Government account, and building materials were subsequently drawn against that balance following transaction-specific approvals by The Member of Parliament for Elizabeth or her delegate.

It was a group of different vendor systems funded by Government and not a singular Government voucher system.

2.5 Voucher Creation, Custody and Transfer

The evidence identifies substantial breaks in the chain of custody.

Participating vendors created the vouchers or maintained the funded accounts. There was no standard, established Government instrument and no centrally demonstrated Ministry register identifying every voucher by vendor, serial number, denomination, custodian and status.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment collected vouchers from multiple suppliers. In important instances, the vouchers had no named beneficiaries when collected. His evidence was that he subsequently transferred vouchers onward and did not control their final distribution.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP acknowledged receiving vouchers but stated that neither he nor his office maintained a record establishing the complete quantity or value received. He further acknowledged that recipients did not sign acknowledgements when vouchers were distributed.

The Pinder arrangement followed another route. Rather than physical vouchers moving through the same custody chain, public money funded a supplier account from which materials could be released upon approval. Pinder's own accounting and correspondence records preserved materially more information about those releases than the Ministry's central programme records presently demonstrate.

There was therefore no single Ministry-controlled chain showing:

vendor creation → Ministry receipt → accountable custody → authorised transfer → distributor → beneficiary → redemption.

2.6 Beneficiary Selection and Assessment

The Ministry's stated programme model relied upon assessments, information concerning need and estimated repair costs.

The central difficulty is that this front-end assessment process was not reliably connected to the persons who ultimately received vouchers.

When asked specifically whether assessments had been conducted for the persons who received vouchers in 2026, The Financial Secretary answered that they had not. He maintained that supporting information had been used to justify the aggregate requests presented for approval.

This distinction is material. Evidence sufficient to justify purchasing a specified value of vouchers is not necessarily evidence that those vouchers were subsequently distributed to the households whose needs justified the expenditure.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP stated that the programme assisted persons

requiring help but acknowledged that he did not retain a complete recipient register or signed distribution record.

The Committee has therefore been unable, from Ministry records presently available, to match consistently:

assessed household → approved assistance → voucher or material allocation → recipient → amount received → property repaired.

Ultimately, this meant that there was no way to get assurance that only people requiring assistance were able to access and benefit from this assistance. This process gap effectively meant that the vouchers could have been arbitrarily directed to any individual for any purpose for which the materials were suited.

This missing connection is one of the principal breaks in the programme's accountability chain.

2.7 Redemption and Vendor Drawdowns

Vendor evidence permits parts of the redemption process to be reconstructed, but the quality of the available trail varies substantially by supplier.

Some vendors could identify voucher numbers, invoice numbers and values. Others retained redeemed instruments and associated receipts. In other cases, vendor systems identified the transaction but not necessarily the individual beneficiary.

The Pinder Enterprises records are particularly detailed. They identify approvals, invoices, collectors, constituency references and running allocations against the Government-funded account.

That documentation shows that releases were organised through named political and constituency channels, with transactions associated with separate spending limits. The evidence identifies allocations of $25,000 for The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association, $25,000 for The Member of Parliament for Sea Breeze, $30,000 for The Member of Parliament for Fox Hill, $30,000 for the Member of Parliament for Yamacraw and $40,000 for The Member of Parliament for Elizabeth.

Those records are significant to the later findings concerning partisan political administration. For reconstruction purposes, their immediate importance is that a vendor created a transaction-level record capable of tracing releases from the funded account, while no equivalent consolidated Government record has been demonstrated.

The vendor evidence can therefore reconstruct parts of what occurred. It cannot replace the Government record that should have connected those transactions to approved beneficiaries and verified final public use.

2.8 Reconciliation and Programme Closure

The evidence does not establish a completed Ministry reconciliation from expenditure to final beneficiary.

The Ministry's financial process could demonstrate approval, purchase orders, invoices and payments. It could not demonstrate an equivalent system reconciling the resulting vouchers and vendor credit through custody, distribution, redemption and final beneficiary.

The Finance and Accounting Officer in The Ministry of Finance stated expressly that beneficiary-level distribution was not reconciled by the Ministry of Finance's Accounts Section. The section instead relied upon certification from the programme coordinator and processed payment once the required invoice and approval were received.

The Director of Internal Audit, described the controls that would be expected for such a programme: According to the director, they include:

- written procedures;
- pre-numbered instruments;
- authorised custodians and distributors;
- voucher registers;
- signed recipient acknowledgements;
- segregation between authorisation, custody and distribution;
- vendor redemption records; and
- reconciliation between instruments issued, redeemed and remaining.

The programme as reconstructed by the Committee did not operate consistent with that expected set of operating protocols.

Vendor records now provide a potential means of reconstructing parts of the missing trail. There is no indication that a Ministry programme reconciliation was undertaken contemporaneously, nor that Government could identify from its own records the final beneficiary, the assistance received, the unused balances and the public purpose ultimately achieved.

2.9 Consolidated Programme and Accountability Map

The evidence produces the following reconstructed flow:

Public appropriation and Ministry budget → programme request/assessment information → Ministry procurement approval → purchase order/vendor funding → vendor-created voucher or credit → collection or activation → transfer into operational, political or constituency channels → distribution to beneficiaries, contractors or collectors → vendor redemption/drawdown → invoice/payment

records → incomplete Government beneficiary reconciliation and programme close-out.

The front end of this chain is substantially documented. Public funds were authorised, procurement decisions were taken, purchase orders were generated and vendors were funded.

The chain becomes materially weaker once the resulting vouchers and vendor credit moved beyond procurement and payment.

That distinction is fundamental to the remainder of this report. The programme's principal accountability problem was not an inability to prove that Government spent the money. **The core problem was and is the inability of the Ministry to demonstrate, through one coherent and auditable system, who ultimately controlled and received the public benefit, in what amount, for which assessed need, and whether the benefit was applied solely to its authorised public purpose.**

2.10 Earlier and Parallel Building-Material Assistance Arrangements

The Committee did not receive a consolidated record identifying the appropriations, procurement approvals, suppliers, contractors, beneficiaries, properties, amounts, delivery evidence and final reconciliation for those arrangements. The evidence therefore supports an expanded investigation to determine whether the control weaknesses identified in the 2026 programme were isolated or reflected a broader and longstanding administrative practice.

Cartwrights described recurring Government-supported home-repair arrangements extending across administrations. Contractors Direct described earlier Government arrangements under which named persons or contractors collected materials. Hanson identified an earlier voucher arrangement in late 2025 and separate direct material purchases of approximately $460,000. The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment also described a longstanding material-and-labour stream under which Government paid vendors directly.

Supplier and programme testimony establishes that the 2026 voucher exercise was not the only method through which the Ministry of Finance and related Government bodies funded building materials and home repairs. Witnesses described earlier and parallel arrangements involving named-person collections, contractor collections, direct purchases, prepaid supplier accounts and at least one earlier voucher programme.

SECTION 3
AUTHORITY AND PROCUREMENT

3.1 Parliamentary and Budget Authority

The evidence establishes that the programme was funded through existing Ministry of Finance capital-budget provisions for **Small Home Repairs** and **Family Island Capital Development**.

The Small Home Repairs budget line item was identified as **021 0100 001 011 3111 219 15**, with the Family Island Capital Development item identified as **021 0100 001 011 3111 388 15**. The former provided funding for small home repairs in New Providence and the Family Islands; the latter supported capital projects in the Family Islands.

The Committee is therefore satisfied that Parliament had appropriated funds capable of supporting legitimate small home repair and related assistance. The principal authority question is not whether some budget provision existed. It is whether expenditure charged to those provisions was administered and ultimately applied to the public purposes for which Parliament authorised the funds.

3.2 Applicable Procurement Framework

The acquisition of vouchers, vendor credit and building materials was subject to the public procurement framework.

The evidence establishes that the Ministry of Finance was the procuring entity. Requests were developed through the programme administration, presented through the Ministry's procurement function and submitted to the Ministry of Finance Tenders Committee. Upon approval, purchase orders were generated and supplied to participating vendors.

The Financial Secretary chaired the Ministry of Finance Tenders Committee. The Finance and Accounting Officer in The Ministry of Finance, confirmed that direct awards proceeded directly to that Committee rather than through open competitive advertisement.

Where the applicable financial threshold required higher approval, the transaction was to proceed to the Public Procurement Board.

3.3 Use of Direct Awards

The evidence establishes that material parts of the 2026 Voucher Programme were procured by **direct award without competitive bidding**.

The Financial Secretary expressly confirmed that the awards were direct awards and that there was no competitive bidding. His evidence was that the procurement legislation permitted direct awards, that justification was presented, and that the Ministry Tenders Committee considered the justification satisfactory.

The use of a direct award is not, without more, evidence of an improper procurement. It does, however, require the procuring entity to demonstrate the lawful basis for departing from competition and to preserve a sufficient record of the justification, approval and vendor-selection process.

That distinction is important. **The Committee's concern is therefore not simply that direct awards were used. It is whether the specific awards were adequately justified, transparently approved and supported by an objective basis for selecting the suppliers that received substantial public expenditure.**

3.4 Vendor Selection

The evidence concerning vendor selection remains unsatisfactory.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment testified that he approached hardware suppliers, obtained quotations and submitted information to Finance. He identified suppliers including 21st Century, FYP, Pinder Enterprises, Hanson, Cartwrights and Premier Importers, together with Contractors Direct in Grand Bahama.

The evidence indicates that prior dealings with Government and familiarity with participating hardware suppliers influenced the process. However, the Committee has not been provided with a complete comparative assessment demonstrating why particular suppliers were selected, whether all reasonably qualified suppliers were considered, or what objective criteria determined the amount awarded to each supplier.

There is also some conflicting evidence. Representatives of certain vendors described being approached or invited to participate, while Premier Importers gave evidence that it responded to an opportunity appearing through the procurement portal.

These differences do not alter the established fact that substantial 2026 awards were ultimately treated by the Ministry as direct awards. They do, however, reinforce the need for the official procurement record, rather than retrospective recollection, to establish the precise route by which each supplier was selected.

3.5 Procurement Values and Approval Thresholds

The March and April 2026 procurement reports recorded seven Ministry of Finance awards totalling approximately **$1,563,000**:

- Pinder Enterprises: $150,082.35;
- Hanson Building Materials: $150,000;
- FYP Ltd.: $200,000;
- 21st Century Building & Hardware: $250,000;
- Cartwrights Building Supplies: $150,000.;
- $413,436.99 to Contractors Direct Ltd. (Grand Bahama); and
- $250,000 to Premier Importers, Ltd (Abaco).

The evidence concerning the approval route for the larger transactions is not completely consistent. Earlier testimony indicated that transactions exceeding the applicable threshold proceeded beyond the Ministry Tenders Committee to the Public Procurement Board. Subsequent correspondence from the Acting Chief Procurement Officer stated that, according to Procurement Board records, the voucher procurements had not been dealt with by that Board because the relevant payments were below $400,000.

The approximately $413,436 Contractors Direct transaction makes that discrepancy material.

3.6 Purchase Orders, Certification and Payment

Once procurement approval was obtained, the Ministry's Accounts function generated the purchase order.

The evidence indicates that The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment collected purchase orders and dealt with vendors. The programme coordinator subsequently certified that the transaction had been completed or that goods or services had been received, after which the documentation proceeded through the Financial Secretary and Accounts for payment.

This provided a recognisable front-end expenditure process:

programme request → procurement consideration → approval → purchase order → vendor → certification → payment.

It did not, however, establish that final distribution to beneficiaries had been verified. The Finance and Accounting Officer in The Ministry of Finance confirmed that the Tenders Committee's involvement effectively ended once it approved the request. The transaction did not return to that Committee for final reconciliation.

The significance of that limitation is addressed more fully in the following section on Ministry of Finance oversight.

3.7 Committee Assessment

The Committee finds that the programme had an identifiable budgetary base and that procurement and payment processes were undertaken through Ministry of Finance structures.

While the Committee does **not** find -merely because direct awards were used - that the procurements were necessarily unlawful, the law makes clear that direct awards are to be used only when the statutory conditions are met and that and the reason is properly documented.

The more significant procurement concerns are:

1. the absence from the evidence before the Committee of a complete and objective vendor-selection rationale;
2. the unresolved inconsistency concerning which transactions required and received Public Procurement Board approval;
3. the lack of demonstrated linkage between the supporting needs information used to justify procurement values and the persons who ultimately received the publicly funded assistance; and
4. the treatment of procurement approval as substantially complete once the vendor-facing transaction was approved, notwithstanding that the vouchers and vendor credit were merely intermediate instruments through which the programme's public purpose was to be delivered.

The procurement machinery was therefore demonstrably capable of approving expenditure, issuing purchase orders and paying vendors. **What it did not provide was an accountable bridge between approval of the procurement and verified delivery of the resulting public benefit.**

That distinction becomes central to the Committee's assessment of the Ministry of Finance and its Principal Accounting Officer.

SECTION 4
MINISTRY OF FINANCE OVERSIGHT

4.1 Ministry Ownership and Accountability

The evidence establishes that the Voucher and Small Home Repair Programmes were funded through Ministry of Finance appropriations, approved through Ministry processes and implemented using a consultant attached to the Ministry. The Ministry's responsibility therefore extended beyond procurement and payment to stewardship of the public assets created by that expenditure.

The Committee rejects any separation of the programme into unrelated procurement, payment, custody and distribution functions. These were stages in a single accountability chain. The Ministry remained responsible for ensuring that vouchers, vendor credit and building materials purchased with public funds were safeguarded and applied to their authorised purpose.

4.2 Responsibility of the Financial Secretary as Principal Accounting Officer

As detailed in the official annual budget estimates, The Financial Secretary is also the Principal Accounting Officer for the Ministry of Finance. He therefore occupies two relevant positions: a Government-wide responsibility for public financial management and a direct accounting responsibility for expenditure undertaken through his own Ministry.

The latter is decisive for this inquiry. This was not expenditure by another Ministry over which the Financial Secretary exercised only central oversight. The programme was funded from Ministry of Finance budget lines; the Ministry procured the vouchers and materials; The Financial Secretary chaired the Ministry Tenders Committee; and the Ministry processed the resulting purchase orders, certifications and payments.

His responsibility therefore extended beyond determining whether procurement procedures had been followed. It included ensuring that the resulting public assets remained properly controlled, recorded, safeguarded, distributed for authorised purposes and reconciled.

This responsibility is heightened by the institutional position of the Ministry of Finance. The Ministry establishes and oversees financial standards across Government. Its own administration of public resources should therefore meet, rather than fall below, the standards it expects other Ministries and accounting officers to observe.

4.3 Fragmentation of Responsibility

The evidence demonstrates substantial fragmentation within the programme.

The Finance and Accounting Officer in The Ministry of Finance, the Ministry's Finance and Accounting Officer, testified that the voucher system was not part of the Accounts portfolio and that he first became aware of it when the matter became publicly controversial. Accounts generated purchase orders, received invoices or certifications and processed payment. Responsibility for the project was attributed to The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment, however, did not control the complete programme either. He procured and collected vouchers from suppliers and transferred them onward, but testified that he did not determine the final recipients and could not explain how those recipients were selected after the vouchers left his control

The result was a programme in which procurement approved expenditure, Accounts processed payment, a consultant collected publicly funded instruments, other actors distributed them, and vendors redeemed them, while no single Ministry unit maintained the complete record from appropriation to final beneficiary

That fragmentation was itself a control failure.

4.4 Payment Control Was Not Programme Control

The Ministry maintained recognizable controls over the vendor-facing transaction. Purchase orders were generated, invoices were received, completion or delivery was certified and payment was processed.

Those controls established that a supplier was entitled to payment. They did not establish that the ultimate public purpose had been achieved.

The Finance and Accounting Officer in The Ministry of Finance testified that the Ministry effectively relied upon an "honour system" once the programme coordinator certified completion. Accounts did not reconcile the subsequent distribution of the vouchers and did not retain copies of the instruments themselves.

This distinction is fundamental. The vouchers were not the intended public benefit. They were instruments through which building materials were to reach eligible persons. Consequently, proof that a vendor delivered vouchers to Government could not, without more, establish who received the assistance, whether the recipient was eligible, the value received, the property assisted, or whether the materials were ultimately used for the authorised purpose.

4.5 Failure to Establish Compensating Controls

The Financial Secretary acknowledged that earlier Government-produced vouchers provided Government with a greater degree of control. The 2026 programme instead relied upon vendor-produced instruments and vendor protocols.

That decision required stronger compensating controls. The evidence indicates that no such controls were put in place.

The Ministry did not establish a uniform system requiring:

- a centrally controlled voucher register;
- common numbering and authentication standards;
- named custodians and authorised distributors;
- signed transfers between custodians;
- beneficiary verification;
- signed recipient acknowledgements;
- individual allocation limits;
- restrictions on permissible goods;
- periodic redemption reports;
- exception reporting; or
- final independent reconciliation.

The vendors consequently operated materially different systems. Some maintained numbered instruments and transaction records. Hanson issued instruments that were neither numbered nor signed and relied on its own periodic reconciliation. The Ministry therefore depended heavily upon supplier practices rather than enforcing a Government-wide control standard.

4.6 Failure of Beneficiary Accountability

The most serious break occurred between the expenditure approved by the Ministry and the persons ultimately receiving assistance.

The Financial Secretary accepted that assessments were not conducted for the persons who actually received the 2026 vouchers. He maintained that supporting information accompanied the aggregate procurement requests

That supporting information did not close the accountability gap. The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment did not supply the final distributor with a beneficiary list and did not know who ultimately

received the vouchers. The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP subsequently confirmed that his office maintained no complete record of the vouchers received, that he personally participated substantially in distribution, and that recipients did not sign acknowledgements.

The Ministry therefore cannot demonstrate, from a complete Government record:

assessed need → approved beneficiary → authorised value → voucher issued → recipient → redemption → property assisted.

The existence of supporting assessments at the procurement stage does not in any way compensate for the absence of that linkage.

4.7 Failure of Internal Assurance

Internal Audit did not review this specific building-material voucher programme. The Director of Internal Audit, testified that he had not seen the building-material vouchers and had no knowledge of the programme from his audit work.

His evidence nevertheless provides an important control benchmark. According to his testimony, a properly controlled voucher programme should have written procedures, pre-numbered instruments, authorised signatories, a voucher register, signed beneficiary receipts, segregation between authorisation, custody and distribution, vendor redemption records and final reconciliation.

The material features of the programme disclosed by the other witnesses fall substantially below that benchmark.

4.8 Failure to Detect and Respond to Irregularities

The control weaknesses were not merely theoretical.

The Acting Chief Procurement Officer testified that the Ministry had not authorised the placement of a political candidate's name on Government-funded vouchers and regarded such an occurrence as irregular. He could not identify a Ministry investigation undertaken in response.

The later Pinder records further demonstrate why preventive and detective controls mattered. A Government-funded supplier account was being administered through transaction-specific external approvals and partisan based constituency allocations, while Pinder's own personnel maintained significant elements of the running control record.

Those matters are addressed substantively in the following section on political administration and use. For present purposes, their significance is narrower: **the weaknesses identified in the Ministry's control architecture created conditions in**

which transactions inconsistent with the stated programme purpose could enter the publicly funded transaction stream without timely prevention or detection.

4.9 Committee Finding

The Committee finds that the Ministry of Finance failed to establish and enforce an effective end-to-end system of accountability over the Voucher and Small Home Repair Programmes.

It was a systemic failure of programme design, financial stewardship and oversight.

The Ministry approved substantial expenditure and maintained controls sufficient to procure from and pay vendors, but failed to maintain an equivalent system controlling the public assets created by that expenditure through custody, distribution, beneficiary verification, redemption and final reconciliation

The Committee further finds that this failure rests ultimately with the Principal Accounting Officer. The Financial Secretary's Government-wide responsibilities did not diminish his direct responsibility for expenditure undertaken through the Ministry of Finance. They reinforced it. His position placed him at the centre of both the Ministry's financial-management responsibility and the programme's approval structure.

The evidence therefore supports a finding of **serious mismanagement and maladministration by the Ministry of Finance and a substantial failure by the Financial Secretary, as Principal Accounting Officer, to ensure accountable stewardship of the Ministry's publicly funded programme.**

SECTION 5
POLITICAL ADMINISTRATION AND USE

5.1 Political Administration of Public Assistance

The Committee finds that substantial elements of the Voucher and Small Home Repair Programmes were administered through political and constituency channels rather than through the appropriate politically neutral public-service structure.

There is nothing inherently improper in a Member of Parliament identifying constituent needs or referring residents to a Government assistance programme. That is not what principally concerns the Committee. However, the evidence establishes that political actors went materially further. They participated directly in the custody, allocation, approval and distribution of publicly funded benefits.

This political involvement was not incidental. It formed part of the programme's operating structure. Public funds were appropriated and expenditure was processed through the Ministry of Finance, but significant control over the benefits created by that expenditure subsequently passed into political hands without a complete beneficiary register, objective and publicized eligibility system or final Ministry reconciliation.

Two substantial political channels are evident. First, The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP's office received and distributed large quantities of publicly funded vouchers. Second, the Pinder Enterprises account operated through a partisan driven constituency-based approval system in which The Member of Parliament for Elizabeth, directly or through her aide, approved expenditure associated with several named political candidates of the governing PLP.

The Committee finds that this represented a fundamental departure from the political neutrality demanded in the administration of publicly funded assistance.

5.2 The Dual Governmental and Political Role of The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP's role requires particular scrutiny because he occupied important governmental and party-political positions simultaneously.

During the relevant period, The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP served as Senior Policy Adviser to the Prime Minister. He was also the national election coordinator of the

governing *Progressive* Liberal Party for the 2026 General Election. At the same time, The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP exercised substantial operational control over Government-funded vouchers.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment testified that, after collecting vouchers from suppliers, he delivered them to The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP's office. The vouchers were blank when delivered, and The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment 's involvement ended at that point.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP confirmed that instructions to obtain vouchers came from his office through the Ministry of Finance, that the vouchers requested through that process came to his office; that his office was responsible for distributing the majority of them; and that he personally participated extensively in their distribution.

The combination of these functions is highly significant. The person coordinating the governing party's national election campaign was simultaneously placed at the operational centre of a publicly funded programme delivering direct benefits to residents during an election period.

There was no effective institutional separation between these functions.

5.3 Discretionary Distribution Without an Auditable Beneficiary Record

The weakness of that arrangement was compounded by the absence of basic accountability controls.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP acknowledged that neither he nor his office signed for the vouchers; that his office did not maintain a complete record of the quantities and denominations received; that beneficiaries did not sign acknowledgements; and that no complete record identified the persons to whom he personally distributed vouchers.

He further acknowledged that distribution depended upon the exercise of discretion informed by information received from communities.

The Ministry of Finance therefore placed substantial publicly funded economic benefits under the discretionary control of a senior Government adviser who was simultaneously directing the governing party's national election campaign, without

maintaining the records necessary to demonstrate who received those benefits, in what amounts, on what eligibility basis and for which assessed properties.

That was an unacceptable arrangement for the management of public resources and the administration of public assistance.

No evidence was provided of an independent Government beneficiary-selection process that controlled or materially constrained that political discretion. Nor has the evidence established a reliable link between the households whose needs supported the programme's procurement and the persons who ultimately received the vouchers.

The problem is therefore direct: **publicly funded assistance was distributed through political partisan discretion without the auditable safeguards necessary to establish that public need, rather than political access, determined who benefited.**

5.4 Partisan Rather Than Politically Neutral Access

The wider evidence establishes that this political administration was not confined to The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP.

The Pinder Enterprises records show a Government-funded account administered through distinct constituency or political allocations. The records identify allocations of:

- $25,000 associated with The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association;
- $25,000 associated with The Member of Parliament for Sea Breeze;
- $30,000 associated with The Member of Parliament for Fox Hill;
- $30,000 associated with The Member of Parliament for Yamacraw; and
- $40,000 associated with The Member of Parliament for Elizabeths.

The evidence from Pinder Enterprises further establishes that The Member of Parliament for Elizabeths, or her designated aide, functioned as an approval point for transactions extending beyond her own constituency. The contemporaneous correspondence and WhatsApp records document approvals, named collectors and constituency-related expenditure against the publicly funded account.

This was plainly not an ordinary supplier relationship in which a Government department identified beneficiaries and instructed a vendor to provide approved assistance. The vendor records disclose a politically organised allocation and approval structure operating against a Government-funded account.

That structure was partisan and limited to the governing PLP.

There was no equivalent participation by opposition candidates, independent candidates or politically unaffiliated community organisations. Most importantly, there should have been no need for equivalent political access. **The defect was not that opposition or independent political candidates were excluded from distributing public benefits. The defect was that any political candidate and party actors were permitted to control public assistance at all under this programme, regardless of party administration.**

Public assistance should have been administered by Government according to objective public criteria, not divided among political actors.

5.5 The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association: Private Citizen Exercising Access to Public Resources

The participation of The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association is particularly significant.

At the material time, The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association was a **private citizen and PLP candidate. He held no Government office and had no governmental responsibility for the administration of public funds or the Small Home Repair Programme.**

Nevertheless, the Pinder records identify a $25,000 allocation associated with him and contain transaction records relating to the St Anne's constituency.

The Committee finds that there can be no legitimate public-administration basis upon which a private citizen and political candidate should have been allocated access to, or influence over, a pool of publicly funded building-material assistance.

His access suggests the political character of the distribution structure. The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association's relevant connection to the programme was not a Government position. It was his status as a candidate of the governing political party.

The Committee finds that this demonstrates that access to the Government-funded programme extended beyond public officials and into the governing party's electoral structure.

5.6 Absence of Politically Neutral Public Access

The Committee has identified no evidence of:

- a public application period;
- published eligibility criteria;
- an open household registration process;

- a neutral and independent beneficiary-selection body;
- a published maximum benefit;
- transparent criteria governing constituency allocations; or
- a procedure through which similarly situated citizens could seek assistance irrespective of political connection.

The absence of these mechanisms assumes greater significance because political actors were simultaneously exercising control over programme resources.

A properly administered public-assistance programme permits the Government, the Auditor General, Parliament and the public to distinguish assistance provided because of objective need from assistance provided through political patronage. This programme did not provide that assurance.

The Committee finds that the combination of politically controlled distribution, partisan access and the absence of neutral eligibility arrangements materially compromised the public character of the programme.

5.7 Election-Period Timing

Timing strengthens that conclusion.

Official procurement records show substantial Ministry expenditure on building-material vouchers in March and April 2026, shortly before the 12 May General Election. The programme continued through the election period, and public controversy concerning politically branded vouchers arose immediately before polling. Official Procurement reports show approximately $1,563,000 over the two-month period leading into the general election.

The Committee accepts that Small Home Repair assistance did not originate in 2026 and that Government had operated home-repair programmes previously. Election timing, standing alone, may have therefore been insufficient to establish partisan misuse.

But timing does not stand alone.

The expenditure occurred in conjunction with:

- substantial control by the governing party's national election coordinator;
- distribution through governing-party political and constituency structures;
- access by The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association, a private citizen and governing-party candidate;
- absence of a politically neutral beneficiary-selection framework;

- candidate attribution appearing on publicly funded vouchers; and
- transactions against a Government-funded account expressly associated with signs, flags, billboards and motorcade-related signage.

Taken together, these facts support the Committee's finding that partisan political activity was embedded in the programme's administration rather than being merely incidental to it.

5.8 Candidate Attribution of Publicly Funded Assistance

The evidence also establishes that candidate names and signatures appeared on publicly funded vouchers distributed during the election period. Contemporary reporting identified this as one of the matters that first brought the programme under public scrutiny, and the Government's procurement records subsequently confirmed that the underlying voucher expenditure had been funded through the Ministry of Finance.

Such attribution was fundamentally inappropriate.

A benefit purchased with public funds is assistance from the State. It is not assistance from a political candidate. The use of candidate names or signatures on publicly funded vouchers blurred that fundamental distinction and created the appearance that State resources were benefits being provided by political actors.

In the context of the wider evidence of political distribution, the Committee considers that conduct more than a branding irregularity. It formed part of a structure through which public assistance acquired a partisan political identity.

5.9 Direct Use of the Pinder Account for Political and Campaign Materials

The evidence goes beyond political administration of benefits intended for members of the public.

The Pinder records identify transactions against the Government-funded Small Home Repairs account expressly described as being for **signs, flags, signage, billboards and motorcade-related signage**.

Two identified invoices are especially clear:

- Invoice 02-558491, dated 25 April 2026, records lumber, plywood and screws totalling **$403.24** and is marked **"FOR SIGNS"**.
- Invoice 02-558688, dated 28 April 2026, records plywood and treated lumber totalling **$342.54** and is annotated **“Billboards/Elizabeth."**

Those two transactions total **$745.78**.

The related contemporaneous communications additionally contain references to flags, material for signage and motorcade signage.

Although modest in sum total, this is qualitatively different from the broader concern about politically administered home-repair assistance.

Building materials supplied for an eligible resident's damaged roof may further the programme's stated public purpose even where the process of selecting that resident was improperly politicised. Materials requisitioned for signs, flags, billboards or motorcade signage do not.

Campaign signage, flags, billboards and motorcade materials are not Small Home Repairs for needy households.

The Committee therefore finds that the documented transactions represent use of Government-funded purchasing capacity for purposes outside the programme's authorised public purpose. Where further investigation confirms that these transactions were charged against public funds, the relevant expenditure is recoverable public money and responsibility for its approval and use requires formal investigation.

The Committee also considers a full cross-vendor reconstruction essential. The accountability failures identified throughout the programme, coupled with the out-of-purpose transactions exposed by the more complete Pinder records, make it necessary to determine whether similar transactions occurred elsewhere. Investigative authorities should use their lawful powers to obtain the complete underlying records of every participating supplier and trace the expenditure to its final use.

5.10 Use of the Our Island Maritime Customs Bond

The Committee considers the arrangement a material investigative issue. Competent authorities should determine who created and authorised it, why that company’s bond was selected, how recipients were directed to use it, the company’s ownership and beneficial-ownership structure, the Customs treatment and revenue implications, and whether any politically connected person had knowledge of, participated in or benefited from it.

The Committee understands that the company Our Island Maritime has a material family ownership connection to The PLP candidate for Marco City, in the 2026 General Election. The Committee has not established that The PLP candidate for Marco City directly authorised or knew of the bond arrangement, or received any benefit. Those matters remain unresolved.

Deputy Comptroller of Customs described the use of one company’s bond across numerous unrelated persons as unusual and requiring investigation. He stated that

“some instruction must have been given, some arrangement must have been” and that unrestricted use of a company bond in that manner “doesn’t seem logical.” The arrangement also impaired beneficiary reconciliation because the bond holder, rather than the actual recipient, appeared in the principal customer field.

Contractors Direct records disclosed that numerous voucher transactions involving unrelated recipients were recorded in the “sold to” field under Our Island Maritime because recipients used that company’s Customs bond. Contractors Direct could not identify who established the arrangement or how recipients came to know that the bond was available.

Classification: Bond use and beneficiary-traceability consequences established; political and family connection established; individual knowledge, authorisation and benefit unresolved.

5.11 Committee Finding

The Committee finds that the political involvement in this programme was neither peripheral nor incidental.

A major voucher-distribution channel was controlled by The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP, who simultaneously served as Senior Policy Adviser to the Prime Minister and national election coordinator of the governing PLP. He instructed the procurement of vouchers, his office received them, and he personally participated substantially in their distribution without maintaining an auditable beneficiary record.

A separate Government-funded account at Pinder Enterprises operated through constituency and political allocations approved centrally by The Member of Parliament for Elizabeth or her aide. Access extended to The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association, a private citizen and PLP candidate with no Government office or governmental responsibility for the programme.

The Committee finds that these arrangements **placed public resources within the operational machinery of partisan politics**. The absence of public eligibility arrangements, independent beneficiary selection, recipient records and proper reconciliation removed the safeguards capable of ensuring that public need, rather than political access, governed distribution.

The evidence goes further still. Primary vendor records establish transactions expressly associated with signs and billboards, together with contemporaneous requests concerning flags and motorcade signage, against a Government-funded Small Home Repairs account.

The Committee accordingly finds:

1. **Publicly funded assistance was administered in material part through partisan political structures rather than through a politically neutral public-service system.**
2. **A private citizen and governing-party candidate was given access to publicly funded programme resources without any Government role capable of explaining that access.**
3. **The governing party's national election coordinator exercised extensive operational control over publicly funded vouchers while simultaneously performing his central campaign role.**
4. **Political attribution of publicly funded assistance blurred the distinction between State assistance and party-political benefit.**
5. **Government-funded purchasing capacity was used for documented transactions associated with signs and billboards, with additional records referring to flags and motorcade signage, purposes plainly outside Small Home Repairs.**
6. **Taken together, the evidence establishes political misuse of public resources and raises sufficiently serious questions of private campaign use, electoral purpose and individual responsibility to require independent investigation and full transaction-level reconciliation.**

These findings materially aggravate the failures identified in Section 4. The Ministry's control deficiencies did not merely expose public resources to theoretical risk. **They permitted public benefits to move into partisan political channels and, in identified transactions, permitted Government-funded purchasing capacity to be used for purposes unrelated to the public programme for which the money was provided – or indeed for any legitimate public purpose at all.**

SECTION 6
FINDINGS AND DETERMINATIONS

6.1 Approach to the Committee's Findings

Having considered the sworn testimony, Ministry records, procurement data, supplier records, invoices and contemporaneous correspondence, the Committee makes the findings set out below.

The Committee has distinguished between matters established by documentary evidence or admissions; matters corroborated by multiple sources; and matters where the evidence establishes serious grounds for further investigation but does not permit the Committee to determine criminal liability.

The Committee has also considered evidence favourable to the programme. Home-repair assistance was not new. The Financial Secretary described Small Home Repairs as a longstanding Ministry activity, while several suppliers testified to earlier Government home-repair or voucher arrangements. The Owner of Hanson Building Supplies, for example, testified that his company had participated in an earlier voucher programme in late 2025.

Those facts do not resolve the principal issue. The Committee's concern is not whether Government could lawfully assist households with home repairs. It plainly could. The issue is whether the **2026 programmes were properly controlled, administered for their authorised public purpose and protected against political or private misuse**.

The Committee finds that they were not.

6.2 Finding 1: Systemic Failure of Financial Control by the Ministry of Finance

Classification: Established

The Voucher and Small Home Repair Programmes were funded and administered through the Ministry of Finance. The Acting Chief Procurement Officer testified that the relevant programme accounts were run from the Ministry, and The Finance and Accounting Officer in The Ministry of Finance identified the Small Home Repairs and Family Island Capital Development budget lines from which expenditure was funded.

Official procurement records reinforce the scale of the responsibility assumed. The March and April 2026 awards report records seven Ministry of Finance awards for voucher building materials totalling approximately $1,563,000.

Yet the Ministry controlled the procurement and payment stages without maintaining equivalent control over the assets produced by that expenditure.

The Finance and Accounting Officer in The Ministry of Finance testified that the voucher system had nothing to do with Accounts and that his first knowledge of the system came when it was raised by the Committee. He explained that the Ministry effectively relied upon the project coordinator's certification before payment, describing it as operating on the "honour system." He further testified that Accounts did not reconcile the vouchers after they left the supplier and did not even retain copies of them

That was not an isolated omission. It was a structural failure.

The Ministry could not establish through a single Government-controlled record:

- every voucher or instrument acquired;
- its denomination and custody history;
- the person to whom it was issued;
- the cumulative assistance received by that person;
- whether that person had been assessed;
- the property for which assistance was approved;
- the materials ultimately purchased;
- whether those materials reached that property; or
- whether the public expenditure ultimately served its authorised purpose.

The Committee therefore finds **systemic mismanagement and maladministration of public resources by the Ministry of Finance**.

6.3 Finding 2: Failure of the Financial Secretary as Principal Accounting Officer

Classification: Established and corroborated

The institutional failure engages the responsibility of The Financial Secretary and Principal Accounting Officer for the Ministry.

His role was not peripheral. The Finance and Accounting Officer in The Ministry of Finance testified that The Financial Secretary chaired the Ministry's Tenders Committee, that the aggregate budget amount was ultimately approved by him, and that certifications passing through the programme went to the Financial Secretary before being sent to Accounts for payment.

The Financial Secretary nevertheless confined his responsibility in testimony principally to procurement compliance. When questioned about what happened after vouchers entered the Senior Policy Adviser's Office, he stated that he could not speak to that process and characterised his responsibility as ensuring that the procurement process had been followed.

The Committee rejects the notion that procurement approval exhausted the Ministry's financial responsibility.

Public accountability did not end when the Ministry paid a supplier. The public expenditure was intended to provide home-repair assistance. Proper accountability therefore required control from the initial commitment of public funds through to the delivery of that assistance to an eligible recipient.

The evidence demonstrates that the Financial Secretary himself understood the control that was required. He testified that suppliers should have lists of every voucher issued, goods procured and recipient names.

Those controls were not established consistently across the programme and were not consolidated within the Ministry into an auditable Government record.

The Committee therefore finds that the Financial Secretary **as Principal Accounting Officer, failed to ensure an effective end-to-end control system over a substantial programme financed and administered by his Ministry.**

This finding establishes serious administrative and financial-management failure. It is important to note that the **evidence before the Committee indicates a management failure; it does not establish personal dishonesty by The Financial Secretary.**

6.4 Finding 3: Breakdown of the Chain of Custody

Classification: Established / Admitted

The custody failure is particularly clear.

The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment collected vouchers from suppliers on behalf of Government and delivered them onwards. His testimony established that his involvement ended after handover and that he could not account for their subsequent distribution.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP confirmed that the vouchers he requested came to his office for distribution, but neither he nor his office signed for them. He acknowledged that his office had no record showing how many vouchers or what denominations it received.

He further admitted that, for the most part, he was personally involved in their distribution; that no recipient register was maintained; and that recipients did not sign acknowledgements.

The Committee therefore finds that the Ministry lost an auditable chain of custody once large quantities of publicly funded instruments passed into the downstream distribution system.

6.5 Finding 4: Failure to Establish that Assistance Reached Assessed Beneficiaries

Classification: Established

The Government relied heavily on the existence of earlier needs assessments to justify procurement. That does not establish that the persons who ultimately received the 2026 vouchers were the persons actually assessed.

When The Financial Secretary was repeatedly asked whether assessments had been conducted for the persons who received vouchers in 2026, he ultimately answered **"No."** He explained instead that supporting information had accompanied the aggregate funding requests.

That distinction is decisive.

Supporting information may justify purchasing $200,000 or $400,000 in assistance. It does not establish that the subsequent recipients were entitled to that assistance.

The downstream records do not repair the problem. The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment ceased involvement after transferring vouchers, while The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP kept no recipient register. He accepted that there was insufficient documentary material to substantiate his distribution against the assessments if an auditor relied on the written record

The Committee therefore finds that **there is no established documentary link between assessed need and a substantial portion of the persons who ultimately received Government-funded vouchers.**

This prevents verification that public benefits were distributed according to the public need relied upon to justify the expenditure.

6.6 Finding 5: The Programme Failed Basic Internal-Control Standards

Classification: Established

The Director of Internal Audit, provides a clear benchmark.

He testified that a properly controlled voucher programme requires:

- written policies and standard operating procedures;
- pre-numbered vouchers;
- an authorised voucher register;
- control over authorised signatories;
- acknowledgement by recipients;
- reconciliation of vouchers issued and returned;
- supporting invoices; and
- segregation between authorisation, custody and distribution functions.

The programme failed materially against those standards.

The Director of Internal Audit also testified that Internal Audit had not seen the building-material vouchers and had no knowledge of the specific programme.

Some suppliers maintained better records than Government. A Representative from FYP Building Supplies described numbered FYP gift cards attached to invoices; A Representative from Cartwright’s Building Supplies described customer signatures and an account-drawdown system at Cartwrights; and A Representative from Hanson Building Supplies described Hanson's periodic internal reconciliation, notwithstanding that Hanson's vouchers themselves were not numbered or signed.

Those differing supplier controls highlight rather than cure the Government's failure. **There was no uniform Government control standard governing creation, custody, identification, redemption and reconciliation across the programme.**

6.7 Finding 6: Use of Direct Awards Was Not Demonstrated to Meet the Statutory Requirements

Classification: Partially Supported; compliance not established

Material parts of the 2026 Voucher Programme were procured by direct award without competitive bidding. The Financial Secretary confirmed that direct awards were used, that justification was required and that the Ministry Tenders Committee

considered the justification satisfactory. However, the Committee was provided with no documentary record establishing the particular statutory ground relied upon for the relevant awards or demonstrating how the circumstances of those procurements satisfied that ground.

By law, direct award is an exception to competitive procurement and is not established as compliant merely because an approving committee accepted a justification. The applicable lawful statutory conditions must exist in fact and the procurement record must demonstrate the basis upon which the exception was invoked. The Committee received no documentary identifying the statutory condition relied upon for each material direct award and showing how that condition applied to the procurement concerned. The wider procurement evidence instead indicates that supplier selection was influenced substantially by previous dealings, recommendations and established relationships. No objective assessment was produced demonstrating why the selected suppliers were uniquely or otherwise lawfully suited to receive non-competitive awards.

The Committee therefore finds instead that **the Ministry failed to demonstrate that its departure from competitive procurement satisfied the statutory conditions governing direct awards.** In circumstances involving substantial public expenditure, this failure of justification and documentation constitutes a serious procurement-accountability deficiency and prevents the Committee from being satisfied that the awards complied with the procurement law.

6.8 Finding 7: Political Control of Public Assistance

Classification**: Established**

For the reasons set out in Section 5, the Committee finds that programme administration became embedded within partisan political channels.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP acknowledged that instructions to obtain vouchers came from him through the Ministry of Finance, that those vouchers came to his office and that he personally distributed substantial quantities. His office handled what he accepted was the majority of the voucher distribution.

As established in Section 5, this occurred while The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP also held the formal political role of National Election Coordinator for the governing PLP.

The separate Pinder Enterprises evidence establishes another political channel. A Pinders Enterprises Representative explained that the relevant Small Home Repair arrangement involved Government-funded purchases in the period leading up to the

General Election. The vendor evidence identifies constituency-based releases and central political authorisation – all solely in the names of PLP candidates.

The contemporaneous correspondence records separate limits of **$25,000 for The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association, $25,000 for The Member of Parliament for Sea Breeze, $30,000 for The Member of Parliament for Fox Hill, $30,000 for** the Member of Parliament for Yamacraw **and $40,000 for The Member of Parliament for Elizabeth**.

The inclusion of The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association is especially probative. He was a **private citizen with no Government role**. Nevertheless, the records identify a $25,000 allocation associated with him and later record further materials "For keno", bringing the recorded amount close to that allocation.

The Committee finds that the distribution architecture was **partisan in operation and politically driven**.

6.9 Finding 8: Political Attribution of Publicly Funded Benefits

Classification: Corroborated

The Committee also finds that publicly funded assistance was being presented to recipients as assistance associated with political candidates rather than assistance from the State.

The Acting Chief Procurement Officer confirmed that the Ministry had not authorised political or private names to be placed on Government-funded vouchers and described the appearance of a private citizen's name as irregular.

The significance of that evidence is increased by the custody evidence. Vouchers left participating suppliers with no recipient names endorsed on them. The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment 's evidence and supplier testimony place the subsequent alteration, attribution or distribution downstream from the vendors.

The Committee finds that the programme's structure permitted public assistance to acquire a partisan identity after it entered political distribution channels.

6.10 Finding 9: Use of Programme Resources Outside the Small Home Repair Purpose

Classification: Established as to out-of-purpose expenditure; strongly supported as to partisan campaign use

The documentary evidence establishes that resources from the Government-funded Small Home Repairs account at Pinder Enterprises were used to procure materials expressly described as being for **signs and billboards**, with related contemporaneous communications referring to **flags, signage and motorcade signage**.

The records are direct. On 1 April 2026, a representative from Pinders Enterprises sought approval from The Member of Parliament for Elizabeth for materials that the collector said were “for the signs to be built.” **The Member of Parliament for Elizabeths approved the transaction**. On 28 April, a representative from Pinders Enterprises advised that a collector was at Pinder Enterprises for “materials for Signage/Billboard”; that transaction was also approved. On 9 May, a further request was expressly described as being “for motorcade signage.”

The underlying vendor documentation corroborates these communications. The Pinder records include transactions for plywood and lumber annotated **“FOR SIGNS”** and **“Billboards/Elizabeth.”** These materials were charged against the Government-funded Small Home Repairs arrangement rather than against a separate political or private account.

Materials requisitioned or invoiced for signs, flags, billboards and motorcade signage are outside the Small Home Repair purpose. **The Committee therefore finds that Government-funded programme resources were used, in identified transactions, for purposes unrelated to the Home Repairs programmes for which the public funds were provided.**

The circumstances in which those transactions occurred are equally important. The expenditure formed part of a Government-funded account administered through partisan based constituency allocations and political approval channels during the period immediately preceding the General Election.

Against that evidentiary background, the Committee finds that the references to signs, flags, billboards and, most particularly, **motorcade signage immediately before the General Election strongly support the conclusion that this out-of-purpose expenditure was associated with partisan campaign activity.**

This finding further reinforces the need for the transaction-level investigation recommended in this report to determine the full extent, beneficiaries and ultimate use of all programme related expenditure.

The significance of the evidence is therefore clear: the programme's deficient controls did not merely create a risk that public resources might be diverted from their authorised purpose. The Pinder records demonstrate that such diversion actually occurred. The timing and circumstances surrounding the identified transactions provide strong evidence that at least some of that diversion entered the sphere of political party related campaign activity.

6.11 Finding 10: Failure to Respond Adequately to Apparent Irregularities

Classification: Established as an accountability failure

The political attribution of Government-funded vouchers became public before the election.

The Acting Chief Procurement Officer testified that the Ministry became aware through newspaper reporting that a private citizen's name had appeared on a Government-funded voucher. When asked whether the Ministry investigated, he could not identify an investigation and said the matter would have to be raised with the Minister or Financial Secretary.

The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP similarly acknowledged seeing the matter reported. When asked whether he investigated how the political name came to appear on the voucher, he answered that he had not, explaining that he had been too busy.

Yet by this stage the irregularity concerned publicly funded instruments passing through a politically exposed distribution process.

No evidence before the Committee indicates that the Ministry took any action to suspend the relevant distribution channel, secured the outstanding instruments, undertook an immediate reconciliation, referred the irregularity to Internal Audit or commenced a formal examination of how candidate names came to appear on vouchers.

The Committee finds that **the Ministry's response to an apparent and publicly known irregularity was inadequate**.

6.12 Finding 11: Earlier and Parallel Assistance Arrangements Require Expanded Review

Classification: Partially supported; material scope unresolved

Supplier and programme testimony establishes that the Ministry and related Government bodies funded building materials and home repairs through several arrangements before and alongside the 2026 voucher programme. The Committee did not receive the consolidated records necessary to determine whether those arrangements had adequate procurement, beneficiary, custody, completion and reconciliation controls. A wider review is therefore required to determine whether the 2026 failures were isolated or reflected a broader practice.

6.13 Finding 12: Use of the Our Island Maritime Customs Bond Requires Investigation

Classification: Bond arrangement established; political and family connection established; individual knowledge, authorisation and benefit unresolved

The repeated use of the Our Island Maritime Customs bond in Contractors Direct transactions involving numerous unrelated recipients had the effect of imparing the ability to trace who the ultimate beneficiaries were. The arrangement was described by the Deputy Comptroller of Customs as unusual and requiring investigation. The company's material family ownership connection to The PLP candidate for Marco City, the PLP candidate for Marco City, introduces an additional politically connected private entity into the distribution chain. The evidence does not establish The PLP candidate for Marco City's specific knowledge, authorisation or benefit, but it requires targeted investigation of the arrangement, Customs treatment and any resulting advantage.

6.14 Finding 13: Public-Finance Maladministration Is Established; Potential Malfeasance Requires Independent Investigation

Classification: Maladministration established; potential malfeasance strongly supported

The Committee's findings are cumulative.

Considered individually, poor record keeping, weak voucher security, political referrals or an isolated ineligible transaction might each admit an administrative explanation.

That is not the evidentiary picture before the Committee.

The evidence establishes, in combination:

- substantial election-period expenditure;
- a programme controlled by the Ministry of Finance but not reconciled end-to-end;
- failure to link a significant portion of final recipients to the assessments used to justify expenditure;
- undocumented transfer of large quantities of publicly funded instruments;
- extensive discretionary distribution by the governing party's National Election Coordinator;
- access by governing-party political actors;
- access by The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association, a private citizen with no Government role;
- constituency-specific partisan allocations;
- unauthorised candidate attribution on Government-funded vouchers;
- no effective Internal Audit involvement;
- failure to respond adequately when political attribution became publicly known; and
- primary records identifying expenditure for signs and billboards, together with contemporaneous references to flags and motorcade signage. That combination supports findings substantially more serious than administrative inefficiency.

The Committee finds **serious and systemic mismanagement and maladministration within the Ministry of Finance, political misuse of publicly funded assistance, and documented diversion of programme purchasing capacity outside its stated home-repair purpose or any legitimate public use.**

The evidence also establishes a **credible and substantial prospect of malfeasance** arising from the use of Government-funded resources for partisan or campaign purposes. Determination of criminal responsibility requires findings concerning individual knowledge, authorisation, purpose and intent that properly belong to the competent investigative and prosecutorial authorities.

The Committee's ability to determine the full extent of the misuse was materially constrained by incomplete documentary production. Although the Committee received substantial in-person testimony from participating suppliers, several suppliers did not produce the complete underlying transaction records necessary to reconstruct their respective portions of the programme.

The importance of those missing records is demonstrated by the evidence obtained from Pinder Enterprises. Its comparatively comprehensive production of invoices, approvals, correspondence and transaction records enabled the Committee to reconstruct substantial portions of its $150,000 Government-funded account, including the constituency allocations associated with The Member of Parliament for Elizabeth, The Member of Parliament for Yamacraw, The Member of Parliament for Sea Breeze, The Member of Parliament for Fox Hill and The PLP Candidate for St. Anne's, and to identify transactions for signs, billboards and related political materials.

The Committee did not obtain an equivalent documentary record for the remaining programme expenditure. It therefore cannot determine whether the abuses identified from the Pinder records were isolated or whether they formed part of a wider pattern across the approximately $1.56 million programme. What the limited records already establish gives the Committee serious reason to require a complete reconstruction. The investigative authorities should compel production of the full records of every participating supplier and trace the programme expenditure transaction by transaction. That exercise may disclose additional misuse, additional public loss and further actionable evidence beyond that available to this parliamentary inquiry.

6.15 Overall Determination

The Committee's overall determination is as follows:

The Voucher and Small Home Repair Programmes were not administered with the required financial controls, political neutrality or accountability required for the expenditure of public money. The Ministry of Finance approved and funded substantial expenditure but failed to maintain control over the resulting vouchers, vendor credit and building materials through to their final beneficiaries and public purpose.

The evidence establishes systemic failures of public financial management for which the Ministry of Finance bears institutional responsibility and for which the Financial Secretary, as Principal Accounting Officer, bears corresponding administrative responsibility.

Those failures had material consequences. They enabled public resources to pass into partisan political distribution structures, including distribution involving the governing party's National Election Coordinator and access by a private governing-party candidate holding no Government office. They allowed for the possible abuse of the Freeport bond arrangements to a company with links to a then PLP candidate – a situation that obscured the ultimate beneficiaries and that, according to the

Deputy Comptroller of Customs, was highly unusual and warranted additional investigation.

The evidence further establishes that identifiable programme resources were applied to transactions expressly recorded as signs and billboards, with related contemporaneous records referring to flags and motorcade signage. These transactions were outside the stated Small Home Repair purpose or any plausible public purpose. Considered within the political and electoral context in which they occurred, these provide strong evidence of the application of public resources to partisan political activity.

Vendor testimony also indicates that individuals and contractors had been accessing the small homes programmes for years with the same seeming inadequate and defective Ministerial oversight highlighted in this report.

The Committee accordingly finds serious mismanagement, maladministration and political misuse of public resources. The documentary evidence also establishes a substantial basis for independent investigation of possible malfeasance, recovery of improperly applied public money and any criminal or electoral offences that may be disclosed by a full forensic reconstruction of the transactions and responsible individuals.

SECTION 7 CONSEQUENCES AND PUBLIC IMPACT

The consequences of the failures identified by the Committee are substantial. They extend beyond poor administration to the integrity of public expenditure, equality of access to public assistance, political neutrality, electoral confidence and the capacity of Government to demonstrate that public money was used for the purposes authorised by Parliament.

7.1 Public Funds Were Placed at Unacceptable Risk

The Ministry of Finance committed over $1.5 million to the Voucher and Small Home Repair Programmes in the two month lead up to the general elections without maintaining the necessary accounting control from procurement to final beneficiary.

The consequence is serious: **Government spent substantial public money without preserving a complete Government record capable of showing who ultimately benefited, how much each person received and whether every benefit was applied to its authorised purpose.**

That is a fundamental failure of public accountability.

7.2 Value for Money Cannot Be Demonstrated

Value for money cannot be established merely by proving that Government paid market suppliers and received vouchers or vendor credit in return.

The programme's intended output was assistance to households requiring small home repairs. Proper evaluation therefore required Government to connect expenditure to beneficiaries, properties, assessed needs, materials supplied and completed assistance.

The Ministry did not establish or maintain that complete connection.

The Committee accepts that some genuine home-repair activity occurred. Suppliers produced records showing substantial purchases of roofing and other legitimate building materials.

That however does not establish value for money across the programme as a whole.

Where Government cannot establish the beneficiaries, amounts received and public outcomes arising from expenditure, it cannot demonstrate that the expenditure achieved value for money.

7.3 The Programme's Political Neutrality Was Compromised

Public assistance funded by taxpayers must be administered as assistance from the State, not as beneficence attributable to a political party, candidate or campaign.

That distinction was compromised materially in this programme.

Publicly funded vouchers were distributed through political channels. Candidate names appeared on Government-funded instruments. A private citizen and political candidate, The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association, with no Government role, obtained access to programme resources. The Pinder records identify constituency-based political allocations and approvals, while The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP exercised substantial control over voucher distribution while simultaneously occupying a senior Government advisory position and a formal leadership role in the governing party's election campaign.

These were not superficial defects.

The effect was to eliminate the constitutional distinction between **Government resources and party-political resources**. Citizens receiving assistance could encounter publicly funded benefits through political candidates, constituencies and party actors rather than through an identifiable and politically neutral public sector agencies.

The Committee finds that this **compromised the integrity of the programme as a public assistance mechanism and created conditions conducive to political patronage.**

7.4 Public Resources Were Applied Outside the Programme Purpose

The consequences progressed beyond exposure to risk.

The Pinder documentary record establishes transactions against the Government-funded Small Home Repairs arrangement for materials described in contemporaneous records as being for **signs and billboards**, with related communications referring to **flags, signage and motorcade signage**.

These were not Small Home Repairs.

The immediate financial value of identified transactions is modest in comparison with the overall programme. Their significance is not.

They demonstrate that **Government-funded purchasing capacity intended for public assistance was capable of being redirected to purposes plainly outside the programme mandate or any other legally acceptable public use**.

This transforms the control failures from merely procedural deficiencies into matters of substantive public-finance concern. Weak custody, authorisation and reconciliation did not simply create the possibility of misuse. The documentary evidence shows that out-of-purpose expenditure entered the programme's transaction stream.

7.5 Electoral and Democratic Implications

The political and electoral implications are correspondingly serious.

The expenditure occurred during the period leading to the 2026 General Election. Public reporting concerning politically attributed vouchers emerged before polling, while official procurement records confirmed substantial Ministry of Finance expenditure on building-material vouchers during the same period.

Against that background, the evidence establishes:

- political actors controlling publicly funded assistance;
- discretionary distribution without a complete beneficiary register;
- candidate attribution on State-funded vouchers;
- constituency-based political spending allocations limited to candidates of the governing party;
- access by The PLP Candidate for St. Annes and the President of The National Neighbourhood Watch Association, a private citizen and political candidate with no Government role; and
- use of Government-funded purchasing capacity for materials associated with political signage and related election-period activity.

These circumstances undermine the fundamental democratic principle that State resources must not be placed at the disposal of the governing party's electoral machinery.

They also create a serious evidentiary basis for investigation under the applicable public-finance and electoral framework.

7.6 Damage to Public Confidence

The programme also has the strong prospect of damaging confidence in the fairness and integrity of Government assistance.

Citizens should be able to expect that eligibility for publicly funded assistance depends upon objectively assessed need, not access to a candidate, constituency organisation or political intermediary.

Government should equally be able to demonstrate:

who was eligible → who was approved → what was provided → who received it → what public purpose was achieved.

For substantial portions of this programme, it cannot.

That deficiency is particularly grave because the responsible institution was the Ministry of Finance. The Ministry occupies a central role in safeguarding the financial standards applied throughout Government. Yet the necessary controls described by the Director of Internal Audit were not implemented consistently within the Ministry's own programme.

The resulting damage is therefore institutional as well as financial.

7.7 Risk of Repetition

The weaknesses identified by the Committee are capable of recurring.

Vouchers, gift cards, prepaid supplier accounts and similar instruments are particularly vulnerable because they convert appropriated public money into readily transferable economic value. Once created, they can pass through several hands before redemption.

Without mandatory controls governing custody, authorised distributors, beneficiaries, permissible purchases and reconciliation, a future Government could reproduce essentially the same arrangement under another programme name.

The risk is greater where public assistance is administered during an election period and political actors are permitted to influence allocation or distribution.

The implications therefore extend beyond retrospective accountability. **Unless the control architecture is changed, the same weaknesses can permit future public-assistance spending to be converted into an instrument of political patronage or partisan advantage.**

7.8 Overall Assessment

The programme weakened the safeguards separating public money from partisan political activity. The evidence from earlier and parallel assistance arrangements, together with the unresolved Our Island Maritime bond issue, also demonstrates that the risk is not confined to one vendor or one delivery model. Restoring that boundary requires investigation, recovery where loss is established and binding reform of public-assistance controls.

The Committee accepts that some genuine repairs occurred. The public consequence is nevertheless substantial: Government cannot fully reconcile the programme to final beneficiaries and outcomes; value for money cannot be demonstrated across the programme; political control compromised neutrality; and primary records establish expenditure outside the Small Home Repair purpose.

SECTION 8
RECOMMENDATIONS

The Committee's recommendations address two requirements: **accountability for the matters disclosed by this inquiry, and reform sufficient to prevent their recurrence.**

8.1 Independent Investigation and Compulsory Production of Records

The Committee recommends that the evidence concerning the Voucher and Small Home Repair Programmes be referred to the **Royal Bahamas Police Force and any other competent investigative or enforcement authority** for a full investigation into:

1. the custody, allocation and distribution of publicly funded vouchers and building materials;
2. access to programme resources by persons without demonstrated governmental authority;
3. the use of Government-funded vendor accounts for expenditure outside the Small Home Repair purpose;
4. the political and election-period administration of publicly funded benefits; and
5. any public-finance, procurement, electoral or other offences disclosed by the evidence.

A critical part of that investigation must be **compulsory acquisition and examination of the complete records of every participating vendor**.

The Committee obtained extensive contemporaneous records from Pinder Enterprises, including emails, invoices, approvals and related transaction material. Those records materially advanced the inquiry because they permitted individual transactions and approval arrangements to be reconstructed.

The Committee did not obtain an equivalent complete documentary production from all other suppliers. This is significant.

The absence of those complete productions limits what the parliamentary inquiry itself could reconstruct. **It should not limit a formal investigation.**

The Police, Auditor-General and any other competent authority should therefore use their lawful powers to obtain the complete underlying records of **every participating vendor**, including voucher registers, redeemed and unused instruments, invoices, POS records, customer or collector information, correspondence, account ledgers, delivery records and electronic communications. A complete cross-vendor

reconstruction may disclose additional actionable evidence not available to the Committee.

8.2 Independent Audit and Full Programme Reconciliation

The Committee recommends that the **Auditor-General consider undertaking a comprehensive audit and reconciliation** of the Voucher and Small Home Repair Programmes.

The Committee expressly recognises the constitutional and institutional independence of the Auditor-General. This recommendation is therefore not, and should not be construed as, a direction to that Office concerning whether or how it should exercise its functions. It represents the Committee's informed assessment that the evidence disclosed by this inquiry warrants such an examination and is respectfully offered for the Auditor-General's consideration.

The value of an independent audit is demonstrated by the evidential gaps remaining after the hearings.

The audit should, to the extent the Auditor-General considers appropriate, reconstruct:

appropriation → procurement → payment → voucher/vendor credit → custody → distribution → beneficiary/collector → goods supplied → final use → unused balance.

The objective should be to identify unreconciled amounts, unauthorised expenditure, duplicate or excessive assistance, unused balances, out-of-purpose expenditure and any recoverable public loss.

8.3 Recovery and Surcharge

Where the audit or investigation establishes that public resources were improperly applied, the Government should pursue all available **recovery, surcharge, restitution and other civil or administrative remedies**.

Recovery should apply not only to unexplained missing funds but also to expenditure established to have been:

- unauthorised;
- unsupported;
- duplicated;
- applied outside the appropriation or programme purpose;
- obtained or directed without lawful authority; or
- used for private or partisan purposes.

These remedies should proceed independently of any criminal or electoral investigation.

8.4 Accounting Officer and Administrative Accountability

The Ministry responsible for the Public Service should conduct a formal review of the discharge of the Financial Secretary, as Principal Accounting Officer, as well as other senior financial-management responsibilities arising from the programme.

The programme demonstrated a structural weakness in which procurement, Accounts, programme administration, custody and distribution were treated as separate functions without one accountable public officer ensuring that the entire expenditure chain was closed.

Every comparable programme should therefore have **one expressly designated senior accountable officer responsible for the programme from approval to final reconciliation**.

8.5 Mandatory Control Framework for Vouchers and Near-Cash Instruments

The Ministry of Finance should establish binding controls governing vouchers, gift certificates, prepaid cards, vendor credit and similar instruments acquired with public funds and authorised by Government Ministries, Departments, Business Enterprises and Corporations.

At minimum, the framework should require:

- written programme authority and procedures before commencement;
- serialised or electronically traceable instruments;
- central inventory and custody registers;
- named authorised custodians and distributors;
- documented transfers between custodians;
- verified beneficiary eligibility;
- individual assistance limits;
- signed beneficiary acknowledgements;
- segregation of authorisation, custody and distribution;
- defined eligible and prohibited purchases;
- vendor redemption records;

- reconciliation of issued, redeemed, cancelled, expired and outstanding instruments;
- recovery of unused public balances; and
- documented programme closure.

8.6 Politically Neutral Administration of Public Assistance

Government-funded assistance should be administered through identified public entities under **published, objective and politically neutral eligibility and distribution procedures**.

Political representatives may refer constituents for consideration. They should not, solely by virtue of political office or candidacy:

- take custody of publicly funded vouchers or equivalent instruments;
- determine final eligibility;
- exercise uncontrolled authority over Government-funded vendor accounts;
- distribute benefits without an official beneficiary record; or
- place candidate, constituency or party branding on State-funded assistance.

The Government should undertake a formal review of the existing Public Finance Management, procurement and other relevant legislation, regulations and financial instructions to determine whether these safeguards can be imposed adequately under existing authority. Where gaps exist, legislation or regulations should be amended expressly to secure the political neutrality, custody and auditability of public-assistance programmes.

The objective should be clear in law: **public assistance remains assistance from the State, irrespective of which Government or political party holds office.**

8.7 Enhanced Election-Period Safeguards

The Committee recommends a review of the legislative and regulatory framework governing the use of public resources during election periods.

That review should consider whether additional statutory safeguards are required for new, expanded or accelerated public-assistance programmes during a defined pre-election period, including:

- mandatory publication of programme authority and eligibility criteria;
- public-service rather than campaign or candidate administration;
- predetermined benefit limits;

- prohibition of candidate or party branding;
- enhanced record-keeping and audit requirements;
- disclosure of material new or expanded assistance programmes;
- restrictions on candidate custody or discretionary distribution of State-funded benefits; and
- accelerated reporting of suspected irregularities.

The review should include the Parliamentary Elections Act, together with the public-finance and procurement framework, and should result in amendments to legislation, regulations or other binding instruments wherever existing powers are insufficient.

The purpose is not to prevent legitimate Government assistance during an election period. **It is to ensure that public resources cannot be converted, or reasonably presented, as resources of the governing party or its candidates.**

8.8 Internal Audit and High-Risk Programme Controls

The Internal Audit function should review the programme's control failures and incorporate the lessons into Government-wide risk planning.

Future programmes involving transferable public benefits, expedited procurement, vendor credit, emergency relief or politically exposed distribution arrangements should automatically be considered for heightened Internal Audit attention.

The Director of Internal Audit testified that Internal Audit had not examined this particular programme, while also identifying the controls that should have existed.

A risk trigger of this nature would help ensure that substantial near-cash programmes do not again operate outside effective assurance until after concerns have become public.

8.9 Procurement and Contract Management

The Ministry of Finance and the procurement authorities should review the use of direct awards and contract-management procedures disclosed by this inquiry.

The review should address:

- written justification for non-competitive procurement;
- objective vendor-selection criteria;
- aggregation of related purchases when applying procurement thresholds;
- retention of Ministry Tenders Committee records;
- consistent publication of awards;

- vendor obligations to preserve and produce transaction records;
- mandatory audit-access clauses; and
- post-award monitoring through final programme reconciliation.

The inquiry encountered uncertainty even over the location of relevant procurement records. The Finance and Accounting Officer in The Ministry of Finance testified that procurement maintained copies of submissions and Accounts maintained corresponding records, prompting the Committee to issue further requests for the relevant documentation

Procurement approval must therefore be treated as the beginning of accountable contract execution, not the end of financial oversight.

8.10 Preservation and Production of Programme Records

All Government departments, public officers, vendors, consultants and other persons holding relevant programme records should be required to preserve them pending completion of the audit and investigations.

Relevant records include:

- procurement submissions and approvals;
- purchase orders and payment records;
- vouchers, serial registers and redemption logs;
- invoices, receipts and POS records;
- vendor-account ledgers;
- beneficiary, contractor and collector information;
- assessment records;
- emails, messages and other programme-related electronic communications;
- photographs and delivery records; and
- reconciliation schedules.

The requirement should extend to original electronic records and available metadata.

Where a required record does not exist, was never created, was destroyed or cannot be located, the relevant custodian should provide a **formal written certification of that fact**. The Committee has previously used this approach in its document-production methodology: records should either be produced or their absence formally accounted for.

8.11 Mandatory Executive Response to PAC Reports

The Committee recommends that the Government establish, and if necessary **enshrine in legislation or binding parliamentary procedure**, a mandatory system requiring the Executive to respond formally to reports of the Public Accounts Committee.

This recommendation is informed by the Committee's recent experience.

At the date of this report, the Committee has received **no formal report from either the Prime Minister or the Minister responsible for Sport identifying which recommendations of the Committee's CARIFTA report the Government accepts, rejects or proposes to implement, or the progress made toward implementation**.

The absence of a structured Executive response weakens the practical effect of parliamentary scrutiny. A PAC report should not end with tabling and public discussion. Government must state what it intends to do with the Committee's recommendations.

The Committee therefore recommends legislation, Standing Orders or another binding mechanism requiring the Government, **within three months of the tabling of a PAC report**, to table a formal response stating, for each recommendation:

1. whether it is **accepted, accepted in part or rejected**;
2. the reasons for that position;
3. the Ministry, department or public body responsible for implementation;
4. the accountable senior officer;
5. the actions to be undertaken;
6. the implementation timetable;
7. any legislative, regulatory or budgetary action required; and
8. where implementation has commenced, its current status.

Where a recommendation is rejected, the responsible Minister should be required to provide the Government's reasons to the House.

A further implementation update should be tabled **within six months**, with outstanding recommendations continuing to be reported until completed, superseded or formally closed with reasons.

This requirement should bind any sitting Executive, regardless of party. The principle is institutional: where Parliament, through its Public Accounts Committee, reports formally on the expenditure and stewardship of public money, the Executive should be under an equally formal obligation to tell Parliament what it will do in response.

8.12 Broader Historical Review and Customs Bond Investigation

The Customs bond arrangement involving Our Island Maritime should be examined jointly with Contractors Direct records, Customs files and company ownership information to establish authority, permitted use, beneficiaries, duty treatment, revenue implications and any political knowledge or benefit.

The Auditor-General and other competent authorities should consider reviewing Ministry-funded building-material and home-repair arrangements from 2021 to 2026, including direct purchases, contractor collections, prepaid supplier accounts and earlier voucher programmes, to determine whether the control weaknesses identified in this report were repeated across other arrangements.

8.13 Overall Recommended Action

The Committee recommends three parallel streams of action:

First, investigation and accountability: secure the complete evidence, conduct the necessary investigations, identify individual responsibility and recover public money where loss or improper expenditure is established.

Second, systemic reform: establish binding controls over vouchers and other near-cash instruments, politically neutral administration of public assistance, stronger election-period safeguards, improved procurement and mandatory reconciliation.

Third, parliamentary follow-through: establish a legally or procedurally enforceable Executive-response mechanism so that PAC recommendations produce a recorded Government decision, named accountability and measurable implementation.

These streams should proceed concurrently. Investigation addresses what occurred. Reform addresses how it was permitted to occur. Mandatory parliamentary follow-up ensures that the lessons identified by the Committee are not simply recorded and forgotten.

ANNEXES

ANNEX A - WITNESSES WHO GAVE EVIDENCE RELEVANT TO THE INQUIRY

This Annex identifies the principal witnesses whose sworn testimony informed the Committee's investigation into the Voucher and Small Home Repair Programmes. It is intended as a concise record of the evidentiary hearings and does not attempt to reproduce or assess the evidence given. The principal evidentiary links between that testimony and the Committee's findings are set out separately in Annex C.

PAC Hearing	Witness	Capacity / Organisation	Principal Evidence Relevant to the Inquiry
7 July 2026	The Financial Secretary	Financial Secretary	Government financing and Ministry responsibility; initial evidence contributing to the Committee's decision to investigate the Voucher Programme.
21 July 2026	The Acting Chief Procurement Officer	Acting Chief Procurement Officer	Ministry procurement arrangements; programme funding; procurement requirements; programme administration; political names appearing on Government-funded vouchers; and Ministry knowledge of downstream distribution.
11 August 2026	Jamal Gomez	General Manager, Contractors Direct / Do It Center	Government-funded voucher arrangement; advance payment; production, custody and redemption of vouchers; blank vouchers transferred to Government; vendor accounting records; building-material purchases; and records available for transaction reconstruction.
18 August 2026	John Richard Nixon	Government consultant associated with the Small Home Repairs Programme	Development and operation of the programme; engagement of suppliers; procurement and collection of vouchers; transfer of blank vouchers to the Office of the Senior Policy Adviser; assessments; and the limits of his involvement following transfer.
18 August 2026	Amol Pendharkar	Accountant / back-office accounting, Premier Importers	Premier Importers accounting arrangements and his after-the-fact accounting role in relation to the Government-funded voucher arrangement.
18 August 2026	Christopher Lleida	Premier Importers	Production and authentication of Premier Importers vouchers; Government dealings; voucher numbering and records; redemption arrangements; and the origin of names appearing subsequently on vouchers.
25 August 2026	The Acting Chief Procurement Officer	Acting Chief Procurement Officer	**Second appearance.** Clarification that the Ministry of Finance purchased vouchers from participating vendors; absence of competitive bidding; vendor selection; direct-award procurement; and political attribution of publicly funded vouchers.
25 August 2026	The Financial Secretary	Financial Secretary and Principal	Programme design and Ministry responsibility; assessments and supporting information; procurement

PAC Hearing	Witness	Capacity / Organisation	Principal Evidence Relevant to the Inquiry
		Accounting Officer, Ministry of Finance	controls; vendor-produced vouchers; beneficiary accountability; expected supplier records; political attribution; and the Ministry's response to reported irregularities.
1 September 2026	Jerome Kennedy Fitzgerald	Senior Policy Adviser to the Prime Minister during the relevant period	Instructions concerning acquisition of vouchers; receipt by his office; personal involvement in distribution; custody arrangements; absence of signed transfers; absence of complete records of vouchers received; absence of a complete beneficiary register and recipient acknowledgements; discretionary distribution; and limitations on subsequent reconciliation.
15 September 2026	Duane Michael Ellis	Finance and Accounting Officer, Ministry of Finance / Public Treasury	Ministry Accounts and expenditure processes; Ministry Tenders Committee; direct awards; purchase orders and payment certification; programme administration; absence of Accounts-level voucher reconciliation; and absence of voucher records within Accounts.
22 September 2026	Christopher Clarke	21st Century Building & Hardware	Government-funded voucher arrangement; voucher denominations and values; production and redemption; materials supplied; outstanding vouchers; recipient information and available supporting records.
24 September 2026	Simon Dillon Wilson	Financial Secretary	**Further appearance.** The hearing included outstanding Voucher and Small Home Repair Programme matters, although the substantive examination on that date was predominantly concerned with another PAC inquiry.
24 September 2026	Elizabeth Coryell Pinder	Pinder Group of Companies, accounting and executive support	Approximately $150,000 Government-funded Small Home Repair arrangement; Government purchase order and funded supplier account; drawdowns; political and constituency authorisations; transaction controls; invoices; correspondence; constituency expenditure tracking; and remaining account balances.
24 September 2026	Melanie Carroll	Pinder Group of Companies, accounting	Administration of the Government-funded supplier account; transaction controls; approval arrangements; and evidence concerning the persons through whom releases from the account were authorised.
1 October 2026	Kevin Archer	Director / Head of Internal Audit	Control standards applicable to a publicly funded voucher programme, including written procedures, numbered instruments, registers, authorised custody, signed receipt, segregation of functions, beneficiary records and reconciliation; and Internal Audit's lack of prior involvement in the programme under investigation.
1 October 2026	Whitney Kenny	Deputy Comptroller of Customs, Grand Bahama	Customs and bond arrangements connected with Contractors Direct transactions and the implications of those arrangements for tracing individual purchasers and recipients.

PAC Hearing	Witness	Capacity / Organisation	Principal Evidence Relevant to the Inquiry
6 October 2026	K’ron Lightbourne	General Manager, FYP	FYP's Government-funded gift-card arrangement; engagement by The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment ; denominations; collection; vendor records; redemption; products supplied and the potential for transaction reconstruction.
6 October 2026	Constance McKinney	Cartwrights Building Supplies	Cartwrights' Government-funded prepaid-credit arrangement; numbered coupons; customer signatures; redemption records; supplier controls; outstanding balance and supporting records.
6 October 2026	Torez Hanna	President and majority shareholder, Hanson In House Solutions Ltd.	Hanson's Government voucher arrangements; engagement by The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment ; voucher production and collection; authentication and numbering deficiencies; internal reconciliation; electronic accounting records; and the nature of materials purchased.

Note on scope

The register is confined to witnesses whose testimony materially informed the Committee's examination of the Voucher and Small Home Repair Programmes. Where a witness appeared more than once, a later appearance is shown separately only where it materially clarified, corrected or extended earlier evidence.

The inclusion of a witness in this Annex does not imply an adverse finding against that person. It records only that the witness provided evidence relevant to the inquiry.

ANNEX B - PROGRAMME PROCUREMENT AND FUNDS SCHEDULE

This Annex records the principal Ministry of Finance procurement awards examined by the Committee in connection with the Voucher and Small Home Repair Programmes. The amounts and procurement-method descriptions are taken from the Government's published procurement award records for March and April 2026.

The seven awards identified below had a combined recorded value of **$1,563,519.34**. The schedule records the procurement method **as published in the official award reports**. It should not be interpreted as a determination by the Committee that the published procurement classification, or the process underlying it, satisfied all applicable statutory requirements.

Award Date	Supplier	Published Project Description	Procurement Method Recorded	Award Value
20 March 2026	Pinder Enterprises	Voucher Building Materials	RFP	$150,082.35
20 March 2026	Hanson Building Materials	Voucher Building Materials	RFP	$150,000.00
20 March 2026	FYP Ltd.	Voucher Building Materials	RFP	$200,000.00
20 March 2026	21st Century Building & Hardware	Voucher Building Materials	RFP	$250,000.00
20 March 2026	Cartwrights Building Supplies	Vouchers Building Materials	RFP	$150,000.00
13 April 2026	Contractors Direct Ltd.	Vouchers for Building Materials in Grand Bahama and Abaco	Direct Award	$413,436.99
13 April 2026	Premier Importers Ltd.	Vouchers for Building Materials in Grand Bahama and Abaco	Direct Award	$250,000.00
		Total		**$1,563,519.34**

B.1 March 2026 Awards

The Government procurement report records **five awards totalling $900,082.35** on 20 March 2026. Each is described in the published report as an **RFP**.

The subsequent sworn testimony raised material questions about that description. The Acting Chief Procurement Officer initially confirmed that the Ministry itself had not undertaken a competitive process to select the participating suppliers. In his later appearance, he clarified that the Ministry of Finance purchased the vouchers from the vendors and confirmed the absence of competitive bidding.

The Committee has therefore treated the published procurement classification as part of the official record, but not as conclusive evidence that a competitive Request for Proposal process was actually undertaken.

B.2 April 2026 Awards

The Government procurement report records two further awards on 13 April 2026:

- **$413,436.99 to Contractors Direct Ltd.; and**
- **$250,000.00 to Premier Importers Ltd.**

The published report expressly classifies both transactions as **Direct Awards**.

The combined April awards were therefore **$663,436.99**.

B.3 Procurement Approval Issue

The evidence concerning the approval route for the larger April award was inconsistent.

During the 21 July hearing, The Acting Chief Procurement Officer stated that the $250,000 Premier Importers transaction would have gone to the Ministry of Finance Tenders Committee and that the $413,436.99 Contractors Direct transaction, because it exceeded $400,000, would also have required approval from the Procurement Board.

The Committee subsequently received correspondence from The Acting Chief Procurement Officer stating that Procurement Board records showed that the Board had **not** considered voucher-programme procurements because the relevant payments were below the $400,000 Board threshold.

The $413,436.99 Contractors Direct award makes that discrepancy material.

The Committee has therefore **not treated the Procurement Board approval route as settled**. The original procurement submission, Ministry Tenders Committee record and any Procurement Board documentation should determine which approval route was actually followed.

B.4 Relationship Between Published Awards and the Committee's Procurement Finding

This Annex establishes the scale, suppliers and published procurement classifications. It does not resolve whether the procurements complied with the legal requirements governing the methods used.

The Committee's substantive finding is narrower and evidence-based: **material procurement occurred without competitive bidding, but sufficient documentary evidence was not produced to demonstrate the statutory basis relied upon for**

departure from competition or, where direct award was used, how the circumstances satisfied the legal requirements governing that exception.

The evidence also did not establish a complete objective selection process explaining why the specific participating suppliers were chosen from the wider building-supplies market.

Accordingly, the existence of procurement approvals and published award notices does not, by itself, establish compliance with the statutory conditions governing the procurement method.

B.5 Significance to the Wider Inquiry

The **$1.563 million** represented by these seven awards establishes the scale of public resources entering the programme shortly before the 2026 General Election.

The Committee's wider concern, examined in the body of the report and Annex C, is what occurred after those funds were converted into vouchers, vendor credit and building materials.

The procurement schedule therefore represents the **front end of the public accountability chain**. The subsequent evidentiary question is whether Government maintained control from these awards through:

purchase → creation of voucher or vendor credit → custody → distribution → beneficiary → redemption → final public use → reconciliation.

The Committee found that this chain was not maintained consistently or comprehensively.

ANNEX C - CORE FINDINGS EVIDENTIARY MATRIX

Purpose

This Annex provides the principal evidentiary foundation for the Committee's core findings. It links those findings directly to sworn testimony, official records and contemporaneous supplier documentation received by the Committee.

Quotations from witnesses are reproduced from the official PAC transcripts. Documentary evidence is identified by its date, transaction number or substantive description.

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
1. The programme was a Ministry of Finance programme funded with public money.	The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment was asked which programme he had been tasked with procuring vouchers for. He answered: “That was attached to the Ministry of Finance.” Asked its name, he answered: “Small Home Repairs.” Official procurement records separately identify the Ministry of Finance as the procuring entity for seven relevant awards in March and April 2026.	The voucher arrangements under examination were not private schemes or vendor initiatives. They were funded and procured through the Ministry of Finance.	**Established / Corroborated**
2. The Ministry's financial machinery approved and processed the expenditure.	Duane Michael Ellis, Finance and Accounting Officer, described the process: following procurement approval, documentation “comes to accounts. It is then placed into the CA system, that is the system for expenditure attached to the Public Treasury.” He identified The Financial Secretary , Financial Secretary, as Chairman of the Ministry Tenders Committee and later stated that the total budgeted value was “approved finally by FS Wilson.”	The Ministry controlled procurement approval, purchase-order and payment processes. The Financial Secretary was not institutionally remote from the expenditure.	**Established / Admitted**
3. The Ministry's controls did not extend effectively through to final distribution and reconciliation.	Duane Michael Ellis testified that the Tenders Committee's role ended once approval was given: “The tenders board is completed once we do that approval in house… Doesn't come back to say well, these are actioned on a	The internal processes described by Finance controlled approval and payment but did not themselves close the accountability chain to the beneficiary and final use.	**Established**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
	particular date and this is closed off." His evidence further distinguished Accounts' payment function from downstream distribution.		
4. The persons whose needs supported the expenditure were not shown to be the persons who ultimately received the vouchers.	The Financial Secretary stated that supporting information existed to establish the amount requested. He was then asked directly: "Were assessments conducted for the persons that received vouchers in 2026?" He answered: "No." Asked whether he therefore knew whether the persons assessed had been taken care of, he answered: "No."	Assessments may have supported the aggregate financial request, but the Ministry could not establish that the persons whose needs supported that request were the persons ultimately assisted.	**Established / Admitted**
5. Government relinquished custody of blank publicly funded vouchers without maintaining the downstream control required to trace them.	The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment testified that after he handed over the vouchers, "that was the last eyesight I had of the vouchers." Asked whether recipient or public-official names were already on them, he answered: "No, sir." Asked whether they were blank, he answered: "Yes, sir."	Blank publicly funded instruments passed beyond The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment 's control before the ultimate recipient or distributor was recorded on them.	**Established / Admitted**
6. The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP exercised substantial operational control over the distribution of publicly funded vouchers.	In sworn testimony, The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP acknowledged that his office received vouchers and that he personally participated extensively in their distribution. His evidence was that the programme was intended to accelerate assistance by going directly into communities and using local contractors.	A senior political adviser was not merely providing policy advice. His role extended directly into the operational distribution of publicly funded benefits.	**Established / Admitted**
7. The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP's distribution was not supported by an auditable beneficiary register.	Asked whether he maintained records of the persons to whom he distributed vouchers, The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP answered: "No, I did not." When it was put to him that an audit would therefore lack written evidence substantiating his distribution, he	The principal distribution channel through his office did not produce a written record capable of independently establishing all final recipients and amounts.	**Established / Admitted**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
	answered: “Yes, that's fair enough.”		
8. The absence of records materially impairs independent verification of The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP's account of distribution.	The Senior Policy Adviser in The Office of The Prime Minister and National Campaign Coordinator for the PLP maintained that genuine assistance had been delivered and rejected the proposition that there was no means of verification, saying persons in the communities could verify the work. But when reminded that he had not kept the recipient records, he confirmed: “No, I did not. That's correct.”	The Committee does not dispute that genuine repairs occurred. The problem is that the principal distributor's own records cannot identify the population necessary to verify his account comprehensively.	**Established, with witness explanation noted**
9. The control arrangements fell materially below the standard identified by Government's own Director of Internal Audit.	Kevin Archer stated: “You should have a register of the vouchers. They should be numbered.” On beneficiary receipt: “Someone should sign to receive the voucher. Yes, they should have signed on a register that they receive number 10 or number 20.” On segregation: “The person who should distribute it shouldn't have anything to do with the authorization and custody of them.”	Numbering, registers, beneficiary receipt and segregation were basic controls expected for a Government voucher programme. Material components of those controls were absent from the programme examined by the Committee.	**Established benchmark and control failure**
10. Internal Audit had not provided assurance over this programme.	Kevin Archer told the Committee: “I haven't seen any vouchers to deal with that specific matter… I have not seen any vouchers for any building materials. I have no knowledge of what you are asking about.”	Internal Audit had not examined the programme sufficiently to provide assurance over its design or operation. Kevin Archer's evidence was therefore an independent statement of the expected control standard, not a defence of the programme's actual controls.	**Established**
11. The procurement process was non-competitive in material respects.	Asked whether the March procurements went to competitive bidding, The Acting Chief Procurement Officer stated: “It wasn't a competitive bidding.” The Financial Secretary was subsequently asked directly whether there was competitive bidding. His answer was “No.” He explained: “These were direct awards for vouchers, justification had to be provided. Justification	The absence of competitive bidding is admitted. The Financial Secretary maintained that direct-award justification existed and was accepted by the Tenders Committee.	**Established as to non-competitive procurement; justification asserted**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
	was provided. The Tender's board felt the justification was satisfactory."		
12. The Ministry did not demonstrate to the Committee that the statutory requirements for the direct awards were satisfied.	The Financial Secretary testified that justification was supplied and accepted. However, the complete documentary record identifying the particular statutory ground relied upon and demonstrating how the circumstances of each material award satisfied that ground was not produced to the Committee. The Committee also received conflicting evidence concerning the applicable Procurement Board approval threshold.	Approval by the Tenders Committee is established. Compliance with the statutory conditions governing departure from competition was not demonstrated from the complete underlying procurement record.	**Partially Supported; compliance not established**
13. Even within the procurement evidence, the approval route was materially inconsistent.	The Acting Chief Procurement Officer initially testified concerning the $413,436.99 Contractors Direct award: "Even though it went to the tender committee, it had to receive approval from the Procurement Board because it was in excess of $400,000." A later written response read into the PAC record stated that, according to Procurement Board records, "the Procurement Board did not address any procurement opportunities for the voucher program, considering payments were less than $400,000."	The Committee received materially inconsistent evidence concerning the approval route for a published award of $413,436.99.	**Inconsistent / Unresolved**
14. Publicly funded assistance operated through a separate political/constituency approval structure at Pinder Enterprises.	Elizabeth Coryell Pinder testified that Pinder received approximately $150,000, credited the Government account, and "as we received authorisation from various Members of Parliament, we then would allow charges to be made against that Government account." She further explained that a contractor would request materials for a constituency, the quote would be sent for political authorisation and, once authorised, the contractor could collect.	The Pinder account was not merely geographically organised. Drawdowns of Government-funded credit operated through Members of Parliament and constituency channels.	**Established / Admitted**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
15. The approximately $150,000 Pinder arrangement was unquestionably a Government-funded account.	Elizabeth Coryell Pinder testified that Pinder was asked to submit an approximately $150,000 quotation, received a Government purchase order, received the money and credited the Government account. The underlying Ministry of Finance transaction records identify Purchase Order PO 202500-05463 and Pinder sales invoice 02-552733, dated 20 March 2026, recording $149,992.70 in building materials.	The source, approximate value and Government character of the Pinder account are independently established by testimony and contemporaneous financial documentation.	**Established / Corroborated by primary record**
16. The Member of Parliament for Elizabeths, directly or through Quincy Strachan, operated as a central approval channel across the Pinder account.	Melanie Carroll testified: “Every time, it was either Minister Coleby or her aide Quincy Strachan who authorised the purchases.” Elizabeth Pinder explained: “The request might come in from other MPs to her, and then she would authorise, or he would authorise on her behalf.” The contemporaneous communications contain repeated instructions from Coleby-Davis: “Approved,” “Approved to proceed,” and similar approvals across transactions associated with several constituencies.	The approval role was not confined to The Member of Parliament for Elizabeths's own constituency. The evidence establishes a central political approval channel controlling drawdowns across the Government-funded account.	**Established / Corroborated**
17. Pinder itself had to create a transaction-level accountability system for the Government-funded account.	Elizabeth Pinder testified: “Nothing leaves unless there is documentation and we have someone saying yes, it is okay.” She further stated that Roberto Pedrini created a spreadsheet because at points the political overseer “didn’t know how much had been spent for which constituency or even how much in total had been spent.” She concluded: “It fell to us to do a lot of accountability and responsibility for how the funds were being allocated.”	A private supplier maintained material transaction and allocation controls that subsequently allowed the Committee to reconstruct the account. Those controls did not originate from a complete Ministry-controlled beneficiary system.	**Established / Admitted**
18. The Pinder account was subdivided into separate political or	Contemporaneous communications contain running totals such as “The Member of Parliament for Fox Hill $19784.18; The Member of Parliament for	The account was divided into differentiated spending limits associated with named political actors or constituencies rather than	**Established by contemporaneous records**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
constituency spending envelopes.	Yamacraw$11,774.84; The Member of Parliament for Sea Breeze $6712.81; Wong $9588.32; Jobeth Coleby Elizabeth Ests $7721.11." On 22 April, after the Zane allocation reached $35,054.99, The Member of Parliament for Elizabeths instructed: "Bring it to 30,000 please." She then explained: "You have to get it to 30 because everyone had a limit and I can't cut others - I have to stick with the instructions."	managed solely as one undifferentiated public-assistance account.	
19. The recorded allocation structure included The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association.	The Pinder allocation records identify a $25,000 envelope associated with The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association. The contemporaneous exchange of 19–20 April separately records a material request identified as "The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association", followed by Roberto Pedrini asking, "Who will pick up For Wong," and The Member of Parliament for Elizabeths identifying the collector.	The PLP Candidate for St. Annes' and the President of The National Neighbourhood Watch Association was included within the constituency/ political allocation structure and transactions were undertaken against his allocation. No governmental or programme role explaining that access was identified to the Committee.	**Established as to allocation and access**
20. The Pinder records directly demonstrate political and constituency-specific transaction approvals.	The communications contain repeated entries such as "this is for Leslia," "For Leslia," "Approval for The Member of Parliament for Fox Hill," "The above from Zane," "Order for Zane," and "Order for JoBeth." On one The Member of Parliament for Fox Hill request, Roberto Pedrini asked for approval of three constituency quotes and The Member of Parliament for Elizabeths replied: "All three quotes approved."	The political/constituency character of the allocation system is not an inference derived merely from names on final invoices. It appears contemporaneously in the approval process itself.	**Established by contemporaneous records**
21. Publicly funded programme resources were approved for "flags."	On 15 April 2026, Roberto Pedrini sent a request expressly described "For flags" and asked: "Please approve." The records then show The Member of Parliament for	A transaction expressly described contemporaneously as being for flags entered the political approval stream	**Established as to request and approval**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
	Elizabeths responding: “Approved to proceed.”	against the Government-funded arrangement.	
22. Publicly funded programme resources were used for materials expressly designated “FOR SIGNS.”	Pinder Invoice 02-558491, dated 25 April 2026, records lumber, plywood and screws totalling $403.24 and is expressly marked “FOR SIGNS.” The transaction forms part of the records associated with the Ministry-funded account.	Materials charged through the programme were expressly documented for sign construction rather than home repair.	**Established by primary vendor record**
23. Publicly funded programme resources were used for materials expressly designated for a billboard.	On 28 April 2026, Roberto Pedrini messaged: “Daniel Ferguson here for materials for Signage/ Billboard.” The Member of Parliament for Elizabeths responded: “Approved.” The corresponding Pinder transaction, Invoice 02-558688, records plywood and treated lumber totalling $342.54 and is annotated “Billboards/Elizabeth.”	The contemporaneous communication identifies the requested purpose, identifies the collector and records express approval. The underlying vendor documentation independently identifies billboard materials.	**Established / Corroborated by primary record**
24. The record expressly refers to “motorcade signage.”	A subsequent Pinder communication dated 9 May 2026 describes a request as being for “motorcade signage.”	This is the strongest express documentary link between programme-funded building materials and activity facially associated with the election/ campaign environment. The ultimate content and finished use of the signage nevertheless requires final investigative confirmation.	**Established as to stated purpose; final end use unresolved**
25. Materials for signs, flags, billboards and motorcade signage were facially outside the Small Home Repair purpose.	The documentary trail expressly uses the descriptions “For flags,” “FOR SIGNS,” “Signage/ Billboard,” “Billboards/Elizabeth” and “motorcade signage.” The two specifically quantified sign/ billboard transactions total $745.78.	Whatever the final political content of every resulting item, these stated purposes are not residential repairs. The documentary evidence therefore demonstrates actual transactions outside the stated Small Home Repair purpose, or any other permissible public purpose	**Established as to out-of-purpose transactions; partisan/ campaign end use strongly supported but requires final tracing**
26. Political attribution appearing on Government-funded vouchers was not shown to have	In relation to Premier Importers, the vendor evidence was that the political name subsequently seen on a Government-funded voucher had not been inserted by Premier Importers. The Ministry of Finance Consultant and Officer with	These two pieces of evidence narrow the point at which political attribution could have been added to the downstream custody/ distribution stage rather than the initial vendor-production	**Corroborated as to downstream addition; responsible person unresolved**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
originated with the vendor.	Responsibility for Family Island Assessment separately testified that vouchers were blank when he transferred them onward.	stage. They do not, without further evidence, identify the individual who added it.	
27. The Financial Secretary did not initiate a demonstrated Ministry investigation when political attribution became known.	Asked whether he undertook an investigation after learning that a private citizen's name appeared on Government-funded vouchers, The Financial Secretary answered: “No.” Asked whether he requested proof from the vendors after the allegation was publicly disputed, he again answered: “No.” He stated that he considered the alleged forgery a police matter.	No Ministry investigation by the Principal Accounting Officer was demonstrated despite an apparent irregularity involving publicly funded instruments.	**Admitted response / accountability failure established**
28. Vendor control systems varied materially, confirming the absence of a uniform Government control system.	Jamal Gomez testified that Contractors Direct physically created vouchers according to Government instructions, numbered them individually and maintained records linking voucher and invoice information. Constance McKinney described Cartwrights' numbered coupons and customer signatures. Torez Hanna described Hanson's QuickBooks system and acknowledged that its audit trail might differ from more sophisticated suppliers. Christopher Clarke described 21st Century's vendor-produced vouchers and uncertainty over its ability to connect every retained voucher to a transaction.	The Government did not impose a single, standardised instrument and record system. Traceability consequently depended heavily upon the controls adopted independently by each supplier.	**Established / Corroborated**
29. Significant supplier records capable of deeper reconstruction existed but were not comprehensively obtained by PAC across all vendors.	Jamal Gomez confirmed Contractors Direct had a spreadsheet containing “a voucher number and an invoice number and the total amount” and discussed production of the underlying documentation. Torez Hanna stated:” I could just go into QuickBooks and download all the invoices and share them… that could give you a good history of what was purchased.” On 1 October the Committee recorded that documents requested from Premier Importers had still not	Additional underlying records exist or were represented to exist. The Committee did not receive an equivalent complete documentary production covering every supplier.	**Established**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
	been received and proposed further requests to other vendors.		
30. The comparatively complete Pinder production demonstrates why the missing vendor records are material.	Pinder supplied testimony together with contemporaneous communications, approvals, invoices, collector information and constituency tracking. That documentary trail enabled the Committee to identify specific political allocations, approval chains, individual transactions and expenditure for signs and billboards.	The Pinder material demonstrates the evidentiary value of full supplier records. Equivalent compulsory production from every supplier may disclose transactions or irregularities that could not be identified from the Government's central records alone.	**Established / Investigative significance**
31. The full scale of misuse cannot presently be determined.	The programme involved approximately $1.563 million across the seven principal March and April awards. The Committee obtained detailed transaction evidence concerning only part of that expenditure, while beneficiary and transaction records remained incomplete across other components of the programme.	The documented irregularities cannot safely be assumed to represent either the entirety or the typicality of what occurred across the programme. Their wider extent can only be determined through compulsory cross-vendor reconstruction.	**Unresolved; further investigation required**
32. The cumulative evidence establishes systemic maladministration and provides a substantive evidentiary basis for investigation of potential malfeasance.	The evidence establishes public funding; fragmented Ministry controls; loss of custody; absence of complete beneficiary reconciliation; political distribution and approval channels; constituency spending envelopes; candidate access; lack of a demonstrated politically neutral beneficiary-selection mechanism; and documented expenditure outside the Small Home Repair purpose.	These matters collectively support the Committee's findings of serious mismanagement, maladministration and political misuse. The evidence concerning out-of-purpose transactions and political/campaign indicators provides a concrete basis for independent investigation of potential malfeasance and any resulting public loss.	**Maladministration established; potential malfeasance requires formal investigation**
33. Supplier testimony identifies earlier and parallel Ministry-funded assistance arrangements requiring review.	Cartwrights described recurring Government-supported home-repair arrangements; Contractors Direct described earlier named-person and contractor collections; Hanson identified an earlier voucher arrangement and separate direct material purchases of approximately $460,000; The Ministry of Finance Consultant and Officer with Responsibility for Family Island Assessment	The 2026 voucher programme operated alongside other delivery models whose procurement authority, beneficiaries, properties, completion evidence and reconciliation were not consolidated before the Committee.	**Partially supported; material scope unresolved**

Core finding / proposition	Direct testimony or documentary evidence	What the evidence establishes	Assessment
	described a longstanding material-and-labour stream.		
34. The Our Island Maritime Customs bond arrangement requires targeted investigation.	Contractors Direct evidence showed numerous unrelated recipients using the Our Island Maritime bond, with the company appearing in the principal customer field. Deputy Comptroller Whitney Kenny said that “some instruction must have been given, some arrangement must have been” and that unrestricted use in this manner “doesn’t seem logical.” Independent evidence establishes The PLP candidate for Marco City as the PLP candidate for Marco City and a material family ownership connection to the company, but not his direct knowledge or benefit.	The arrangement impaired beneficiary traceability and introduces a politically connected private entity into the programme chain. Authority, company ownership, Customs treatment, political knowledge and any benefit remain unresolved.	**Bond arrangement established; political and family connection established; individual knowledge, authorisation and benefit unresolved**

ANNEX D - MATERIAL EVIDENTIARY GAPS FOR FURTHER INVESTIGATION

The Committee obtained sufficient evidence to make the findings contained in this report. It did not, however, obtain all records necessary to determine the possible full extent of the programme's maladministration, misuse or resulting public loss.

The following are the principal gaps that should be addressed in any ensuing investigation.

Material gap	What further investigation should establish	Why it matters
1. Complete records from all participating suppliers	Obtain the complete voucher registers, invoices, POS records, redemption records, customer or collector information, correspondence, account ledgers and unused balances of every supplier.	Pinder Enterprises produced comparatively extensive records that exposed political allocations, approvals and out-of-purpose transactions. Equivalent complete records were not obtained for the other suppliers. Full production may disclose additional misuse or other actionable evidence.
2. Full reconciliation of the approximately $1.56 million programme	Trace the seven principal awards from Government payment through voucher or account creation, custody, distribution, redemption, materials supplied, unused balances and final disposition.	Government has not produced a complete programme-wide reconciliation. Investigators should determine what happened to the entire public expenditure, not only the transactions PAC was able to reconstruct.
3. Beneficiaries, custody and final use	Identify who received or controlled each voucher or allocation, the value received, the authority for distribution, the assessed need or property involved, and the materials ultimately obtained.	The evidence established significant breaks between the assessments relied upon to justify expenditure and the persons who ultimately received assistance. It also established incomplete custody and beneficiary records.
4. Procurement authority and direct-award justification	Obtain the complete procurement files, including the statutory justification relied upon for non-competitive procurement, vendor-selection rationale, Tenders Committee records and any required Procurement Board approvals.	Direct awards and absence of competition were established, but the complete evidence demonstrating compliance with the statutory conditions for those awards was not produced to the Committee.
5. Political and non-governmental access to programme resources	Establish the authority under which political officeholders, candidates, constituency representatives and other intermediaries requested, approved, collected or distributed publicly funded benefits, and reconstruct the transactions associated with each person.	The evidence establishes substantial political involvement and access by persons without a demonstrated programme mandate. Investigation should determine the complete extent and consequences of that access.
6. Pinder out-of-purpose transactions	Trace the transactions described as signs, flags, billboards and motorcade signage through approval, purchase, collection, fabrication and final use, and confirm	The documentary record establishes materials requisitioned or invoiced for purposes facially outside Small Home Repairs. Full tracing is required to identify the ultimate beneficiary, quantify public loss and

Material gap	What further investigation should establish	Why it matters
	whether Government ultimately bore the cost.	confirm whether the expenditure was associated with partisan or campaign activity.
7. Whether the Pinder evidence reflects a wider pattern	Compare the complete records of every supplier against the types of transactions and political allocation arrangements identified in the Pinder records.	The Committee obtained a comparatively clear picture of the approximately $150,000 Pinder account because that supplier produced substantial contemporaneous documentation. The same visibility was not available across the remainder of the programme.
8. Earlier and parallel building-material assistance arrangements	Identify all Ministry and related Government expenditure from 2021 to 2026 involving direct material purchases, contractor collections, prepaid supplier accounts and earlier voucher arrangements, and reconcile each to procurement authority, beneficiaries, properties and completed works.	Supplier testimony indicates that the 2026 voucher programme formed part of a wider pattern of assistance arrangements whose controls and outcomes were not examined comprehensively.
9. Our Island Maritime Customs bond arrangement	Obtain the Customs bond file, Contractors Direct invoices, company and beneficial-ownership records, instructions authorising use, Customs entries, duty treatment and evidence of any political knowledge or benefit.	The repeated use of a politically connected private company's bond obscured recipient identification and was considered by Customs to require investigation.

Overall investigative priority

The central task is therefore a complete cross-vendor transaction reconstruction:

public appropriation and procurement → Government payment → voucher or vendor credit → custody and political/administrative approval → beneficiary or collector → redemption or material release → final use → remaining balance or public loss.

The approximately **$1.56 million** represented by the seven principal March and April 2026 awards provides the starting population for that exercise.

The Committee's findings should not be regarded as defining the outer limit of what occurred. The more complete Pinder records exposed matters that could not be identified from the Government's central records alone. A compulsory reconstruction across all suppliers may therefore disclose additional misuse, additional public loss, additional persons responsible, or other actionable evidence.

Members of The Public Accounts Committee:

_____

Michael Pintard, MP
Member of Parliament for Marco City
Chairman

_____

James Kwasi Thompson, MP
Member of Parliament for East Grand Bahama

_____

Jamhal Strachan, MP
Member of Parliament for Nassau Village

_____

Kingsley Smith, MP
Member of Parliament for West Grand Bahama

_____

Michela Barnett-Ellis, MP
Member of Parliament for Killarney