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THE GAMBIA.

## THE CO-OPERATIVE SOCIETIES ACT, CAP. 33.

(SECTION 7(1) )

## Certificate of Registration

I Hereby Certify that the Society under the name of *MEDICAL*  
*AND HEALTH SERVICES Co-operative Credit*  
*UNION Ltd*

and its by-laws have been duly registered by me in the Register of Societies  
in pursuance of the provisions of the Co-operative Societies Acts, and the  
Co-operatives Societies Rules.

GIVEN under my hand at *BANJUL* this *24<sup>th</sup>*

day of *July*, 19 *2000*

*[Signature]*  
Registrar of Co-operative Societies.



THE GAMBIA

## THE CO-OPERATIVE SOCIETIES ACT, 1966 (SECTION 6)

### Application for the registration of a Co-operative Society.

TO THE REGISTRAR OF COOPERATIVE SOCIETIES

1. We the undersigned residents of MEDICAL AND HEALTH SERVICES CREDIT UNION

inform you that we Propose to form/have formed a society under the name of

MEDICAL AND HEALTH SERVICES CREDIT UNION Co-operative Society Ltd

and we apply for registration of the society under the Cooperative Societies Act Cap 33 of the Laws of the Gambia.

2. The address of the Society will be AT ROYAL VICTORIA HOSPITAL INDEPENDENCE DRIVE, P.O. BOX 1515 BANTUL, THE GAMBIA.

3. The area of operations will be NATIONALLY (SEE BYE-LAWS)

4. The objects will be (SEE ATTACHED BYE-LAWS)

5. We enclose three copies of the proposed bye-laws.

6. Original applicants.

NAME	SIGNATURE	NAME	SIGNATURE
1. MOMODOU JALLOW		1. AMIE MANJANG	
2. Emma J. Njre		2. Cornelia Mandy	
3. Seiring S. Targou		3. Samba Mballou	
4. Rokou Nja Socka		4. Nyalala Camara	
5. Ndey T. Ceesay		5. Yusuf Camara	

Date 23/6/2000



Particulars of applicants

	NAME	PLACE OF RESIDENCE	OCCUPATION
1	Yusuf Canem	Kanifing Estate F.35	Nursing
2	Samba Alhalla	Serequenda	Civil servant.
3	Rohay njie seeds	Timantell	Kitchen Supervisor
4	Abdoul AZIZ Jey	410th Boulevard	Stores clerk
5	Ahmedullah Danbo	Bukuru Sambrin Selumby	Security
6	Sering S. Farjon	Kanifing South	Records Supervisor
7	Isah Bado	10 Lakel Square Pocul	Secretary
8	Manzalla Fally	Sam Jack Banyel	Cashier
9	Fatu Nyabaly	Sukuta Village	Secretary
10	Cornelia Mary	Bien Tesimany	<del>Secretary</del> Nurse

## **GENERAL CONDITIONS OF ISSUE AND REDEMPTION OF 91 AND 182 DAY GAMBIA GOVERNMENT TREASURY BILLS**

Gambia Government Treasury Bills, made available under the Local Loans Act 1963 as amended by the Local Loans (Amendment) Act 1977 and by Resolution of the House of Representatives on July 4, 1986, will be issued and redeemed at the Central Bank of The Gambia as from July 16, 1986 under the following terms and conditions:

- 1. Frequency of Issue**  
Treasury Bills will normally be issued on a fortnightly basis or as may be determined by the Bank from time to time.
- 2. Day of Tender and Notice**  
Tenders will be invited by Notice to be issued from time to time. Normally tenders will close at least two days prior to the date of issue and will be invited by Notice at least three days before the date on which tenders will appear in the Notice inviting tenders.
- 3. Tenders**  
Tenders must be made on the forms available at the Banking Services Department of the Central Bank of the Gambia.
- 4. Amount of Tender**  
Each tender must be for a multiple of D2,500 with a minimum of D2,500 and should state the price offered for each D100 tendered. The price should be quoted in Dalasis and Bututs to the exclusion of fractions of bututs. Tenderers may submit tenders at different prices but each tender will be considered on an individual basis.
- 5. Delivery of Tender**  
Each tender should be enclosed in a double sealed envelope addressed to the Manager, Banking Services Department, Central Bank of The Gambia, and marked on the outside "Treasury Bills". To prevent misdelivery or delay, the sealed envelope should be deposited in the Tender Box provided for the purpose in the banking hall of the Central Bank of the Gambia. It is advisable not to send tenders by post or deliver them to staff of the Central Bank.
- 6. Acceptance**  
The Central Bank of The Gambia reserves to itself the right to accept any portion of the tender or the whole of it and the right of rejecting any or all tenders.
- 7. Notice of Acceptance**  
Acceptance or rejection of tenders will be notified as early as possible after the date of tender.



**8. Date of Payment**

Payment of the amount due in respect of accepted tenders must be made in full before 10.00 am for cheque payments and 1.30 pm for cash payment on the date of issue of the Bills or as specified in the Notice.

**9. Mode of Payment**

Where payment is made by cheque, such cheques should be drawn in favour of the Central Bank of the Gambia. Treasury Bills maturing on the same date will be accepted in full or part payment of the amount due.

**10. Denomination of Bills**

Treasury Bills will be issued in the denominations of D2,500 or any other denomination (being a multiple of D2,500) as may be reasonably required by the tenderer.

**11. Transfers**

Treasury Bills are transferable at the Central Bank, 1 / 2 Ecowas Avenue, Banjul, by instrument in writing in any usual or common form, without charge and stamp duty. No transfer of the whole or any part of the holding represented by the certificate will be registered until the certificate has been surrendered to the Central Bank.

**12. Re-discount**

The Central Bank will, on any business day, purchase Treasury Bills in multiples of D2,500 before maturity, at the request of the holder, by re-discount at a rate of 3 per cent above the average rate of the last issue of Treasury Bills.

**13. Date of Repayment**

Treasury Bills are repayable on maturity date. If this date falls on a public holiday, the Bills will be repaid on the next succeeding working day. Repayment should be claimed on the due date by presentation of the Bill, duly endorsed in favour of the Central Bank of the Gambia.

**CENTRAL BANK OF THE GAMBIA**  
**BANJUL**

**JULY 1994**