

**REPORT OF THE OFFICE OF THE OMBUDSMAN
REPUBLIC OF LIBERIA**



INVESTIGATIVE REPORT

**IN THE MATTER OF ALLEGATIONS OF ETHICAL MISCONDUCT AGAINST CLLR.
FINLEY Y. KARNGAR, CHAIRMAN OF THE OFFICE OF THE OMBUDSMAN—
CONDUCTED ON THE 12TH DAY OF FEBRUARY, A.D. 2026**

(COOPER v. KARNGAR)



OFFICE OF THE OMBUDSMAN



Congo Town Backroad, Monrovia

P.O. Box 585, 1000 Monrovia, 10 Liberia

Office of the Commissioners

February 12, 2026

HE Joseph N. Boakai, Sr.
President of the Republic of Liberia
Executive Mansion
Monrovia, Liberia

Your Excellency:

Subject: Transmittal of Investigative Report in the Matter: Cooper v. Karngar

Pursuant to the statutory mandate of the Office of the Ombudsman and in the interest of upholding the integrity of public office, we hereby submit the attached Investigative Report.

This report details the process of the investigation, findings, and recommendations of the independent panel convened to investigate serious allegations of ethical misconduct against Cllr. Finley Y. Karngar, Chairman, Office of the Ombudsman. The investigation was commissioned based on a formal complaint filed by Mr. Francis K. D. Cooper, Special Assistant to the office of the Chairman.

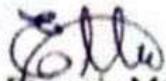
The investigation, based on the precedence of two prior investigations over the last 18 months and necessitated by the gravity of the allegations, which include solicitation of 50% of a subordinate's salary, was conducted with due regard for fairness and procedural rigor. All relevant parties involved with the investigation, including the Human Resource Director and Executive Director, cooperated except for two persons, the Chairman and his Administrative Assistant.

Therefore, the Investigative Panel, working through audio recordings, text messages, and mobile money transaction confirmed the allegation to be true. Senior to mid-level staff persons cooperating with the investigation through sworn testimony also found that the allegation of the Chairman soliciting 50% of Mr. Francis K. D. Cooper's salary to be true.

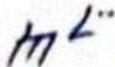
11

The Panel therefore finds the conduct of the Chairman to be a direct violation of the National Code of Conduct. In view of the findings and consistent with our mandate, we present to you, Your Excellency, appropriate action in the form of recommendations/sanctions for your review and consideration.

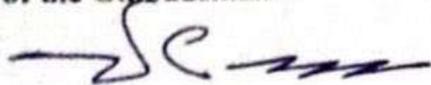
Respectfully submitted;



Etmonia Martin
Commissioner
Office of the Ombudsman



Lamii Kpargoi, Esq.,
Commissioner
Office of the Ombudsman



Aaron Weah, PhD
Director
Ducor Institute for Social and Economic Research



Table of Contents

1. Executive Summary.....	5
2. Background and Chronology.....	6
3. Introduction and Mandate.....	7
4. The Allegations.....	9
5. Analysis of Evidence.....	9
5.1. Evidence Presented by Complainant.....	9
5.2. Testimony of Institutional Witnesses.....	9
5.3. Position of the Respondent.....	10
5.4. Assessment of Credibility.....	10
6. Findings of Fact.....	11
7. Analysis of Code of Conduct Violations.....	12
8. Recommendations and Sanctions.....	13
9. Conclusion.....	13
Annexes:.....	15

17



1. Executive Summary

On 3 November 2025, Francis Cooper filed a complaint against the Chairman, Cllr. Finley Karngar. The complaint alleges that a clandestine arrangement was made between the chairperson and his special assistant for financial gain. Initially, we sought to convene a meeting with the Chairman to verify the allegation, but the Chairman maintained that he cannot be investigated by his junior colleagues. However, based on the precedence of two prior investigations, one involving Commissioner Etmonia Martin, which was carried out by Chairman Karngar and Commissioner Kpargoi. In the other instance, the Chairman single-handedly investigated and concluded a case that was filed against Commissioner Kpargoi. The origin of the alleged complaint against Commissioner Kpargoi remains known only to Chairman Karngar. The matter related to Commissioner Martin was closed as the claim made by the complainant was established to be untrue.

The Investigative Panel, constituted by the majority of the Ombudsman Commission and two representatives from the non-governmental sector. The objective of the Panel was to probe the allegation and reach a determination on the veracity of the information provided in Mr. Cooper's complaint. Methods of evidence gathering explored included: a) secret audio recordings, b) SMS messages between and among staff, c) mobile money transactions, and d) sworn testimonies presented by staff. The Panel enjoyed the full cooperation of the staff, including the Executive Director and Human Resource Director. The information gathered was used to corroborate the complaint filed by Mr. Cooper.

Despite the precedence of prior investigation within the Ombudsman Offices, Cllr. Karngar refused to participate in the investigation. Instead, he questioned the Panel's jurisdiction and legitimacy. Likewise, Ms. Angeline Y. McGill, Administrative Assistant to the Chairman, declined the invitation to participate. On 28 January 2026, she filed a "Petition for Declaratory Judgment" at the Civil Law Court for Montserrat County against the majority of the Ombudsman Commission.

Nonetheless, based on the evidence reviewed and examined, the Panel finds that Cllr. Karngar clandestinely extorted money from Mr. Cooper in the amount of US\$2,130.00 (two thousand one hundred thirty United States Dollars) over the period of four months, April to July 2026. The Panel also discovered that this play-for-pay transaction imposed a certain hardship on Mr. Cooper, a condition corroborated by all of the staff who testified under oath. Accordingly, we have determined that the actions constitute gross ethical misconduct and multiple violations of

17

the Code of Conduct for Public Officials of Liberia, including exploitation of office for personal gain, abuse of power, and that such conduct undermines public confidence.

The investigation concludes that the termination of Mr. Cooper was pretextual and directly linked to his refusal to continue making illicit monetary payments to Cllr. Karngar.

Primary Recommendations:

Based on three weeks (21 January to 10 February 2026) of the Panel Investigation and in view of the preponderance of the evidence gathered, we strongly recommend the following:

1. Immediate dismissal of Cllr. Finley Y. Karngar from the position of Chairman and Commissioner of the Office of the Ombudsman for gross misconduct.
2. Criminal Referral of Cllr. Karngar to the Ministry of Justice and the Liberia Anti-Corruption Commission (LACC) for a criminal investigation into potential offenses, including extortion, solicitation of bribes, and misuse of public office.
3. Formal investigation into the role of Ms. Angeline Y. McGill, Administrative Assistant to Cllr. Karngar as an alleged intermediary in the illicit financial arrangements.

2. Background and Chronology

The following represents a detailed timeline of what led to the investigation and the relationship between the complainant and the chairman:

- On March 26, 2025, Mr. Francis K. D. Cooper was appointed Special Assistant to Chairman Karngar following a staff recruitment process that the Chairman largely influenced.
- From April – July 2025, the Panel uncovered that Mr. Cooper made separate payments to Cllr. Karngar. The amount of US\$ 30 – 35 was made to Cllr. Karngar for phone scratch cards, while another US\$500.00 constituting 50% of Mr. Cooper's salary, was paid to the Chairman over the period of four months through an intermediary.
- In September 2025, in anticipation of his August 2025 salary, Mr. Cooper informed Cllr. Karngar that he can no longer make these payments due to amounting personal responsibilities, a meeting that Mr. Cooper secretly recorded. In the secret recording, the voices of Cllr. Karngar, Angeline Y. McGill, and Mr. Cooper are clearly identifiable.

- On October 31, 2025, Cllr. Karngar emails Mr. Cooper a "Letter of Termination of Service" citing poor performance, incompetence, and dishonesty. The letter was issued

- On October 31, 2025, Cllr. Karngar emails Mr. Cooper a "Letter of Termination of Service" citing poor performance, incompetence, and dishonesty. The letter was issued without the Human Resource Director's approval or full knowledge.
- On November 3, 2025, Mr. Cooper files a detailed complaint with Commissioners Kpargoi and Martin, alleging wrongful dismissal and retribution for discontinuing the clandestine, illicit financial transaction. As already stated above, Mr. Cooper provided evidence (audio, texts, mobile money transcripts) to back up his claim.
- On November 5, 2025, the majority of the Board of Commissioners (Kpargoi & Martin), issued an investigative directive to Cllr. Karngar, citing Code of Conduct violations and scheduled a hearing date for November 11, 2025.
- On November 10, 2025: Cllr. Karngar responds, refusing to be investigated by what he termed as his "subordinates," claiming bias, and forwarding a complaint against himself to the Civil Service Agency (CSA).
- At the behest of Cllr. Karngar, Cllr. Bushuben Keita verbally attempted to take over the investigation. On November 27, 2025, in a meeting with Cllr. Keita, he had suggested that the Executive Mansion would take over the investigation. No formal written communication followed this suggestion and thus, the idea did not materialize.
- In light of the Investigative Panel, Cllr. Karngar was cited for hearings into the complaint on four separate occasions. The citations were as follows: November 19, 2025, December 12, 2025, January 19, 2026, and January 23, 2026, to appear on November 24, 2025, December 16, 2025, January 21, 2026, and January 27, 2026, respectively. He failed to attend any of these four citations.
- On January 9, 2026, the panel is expanded to include the Ducor Institute and the National Civil Society Council to ensure independence and impartiality. The request to the Director General of the CSA to join the investigation went formally unanswered. A request to the Legal Advisor to the President to nominate three people to join the investigation also went formally unanswered.
- In January 2026, the hearings proceeded with six Ombudsman staff members testifying under oath, corroborating contemporaneous knowledge of the illicit financial transaction that Cllr. Karngar had imposed on Mr. Cooper. Ms. McGill, though cited, refused to testify.

3. Introduction and Mandate

The Office of the Ombudsman is the premier ethical oversight institution of the Liberian government. It is entrusted with the mandate to investigate violations of the Code of Conduct by public officials and government employees. This mandate is derived from Part XII, Section 12.3(a) of the Code of Conduct, which explicitly grants the Ombudsman authority to investigate violations by any public official. The credibility of this institution hinges on its ability to hold all

The third phase of the investigation was a debriefing on the review of the evidence gathered in secret audio recordings, SMS messages, and mobile money transactions. The phase was conducted virtually via WhatsApp.

4. The Allegations

Mr. Cooper's complaint contains two central, interconnected allegations:

- That the stated reasons for his termination (poor performance, incompetence, dishonesty) are false and pretextual.
- That Cllr. Karngar, leveraging his position as boss, requesting his special assistant to give a portion of his salary (US\$500.00) and provide monthly phone scratch cards (US\$30 – 35) as a condition for harmonious employment, constituting extortion and abuse of power.

5. Analysis of Evidence

5.1. Evidence Presented by Complainant

Mr. Cooper provided several pieces of evidence, which included:

- Secret audio recordings of conversations referencing the monthly financial payments.
- Text/WhatsApp messages between himself and Cllr. Karngar, himself, and Ms. McGill were discussing the delivery of what they referred to as "the small portion of the money" and scratch cards.
- Mobile money transcripts showing transactions to Cllr. Karngar's number for scratch cards.
- Corroborative documents like email showing his assignment as Communications Focal Person, which contradicted the claims of non-performance.

5.2. Testimony of Institutional Witnesses

Seven staff members of the Office were cited to appear and provide testimonies. Six of them appeared and testified under oath. The six staff members, including the Human Resources and Executive Directors, testified that:

- They were contemporaneously aware of the allegations of money transactions between Karngar and Cooper.



17

- When the HR Director was instructed by Cllr. Karngar to dismiss Mr. Cooper, she did not comply because the directive was not in line with Civil Service Standing Orders. She noted that Cooper was past probation and had no negative appraisal.
- The HR Director stated that when she was told by Mr. Cooper about the money transaction between him and Chairman Karngar, she advised him to discontinue further payments to the Chairman. She testified that she intimated to Mr. Cooper that if his assertion of the transaction with Cllr. Karngar, claiming that if the allegation he had made against the Chairman were true, the Chairman will take action against him.
- Other male staff who usually went with Mr. Cooper for lunch narrated that he started avoiding having lunch with them, and when they inquired, he would claim that he did not have money- an assertion they all did not take seriously since his income was higher. After a while, his persistent absence from lunch became noticeable, and it was then that he revealed what had happened.

5.3. Position of the Respondent

Cllr. Karngar provided no substantive defense against the core allegation. His response (November 10, 2025) focused on procedural objections and his claim that the other Commissioners are his subordinates and that subordinates cannot investigate their boss. He also attacked the speed of the investigative process. However, he neither denied nor confirmed the specific allegations of soliciting payments.

Cllr. Karngar's failure to engage with the process and present any defense of his own was telling. His Administrative Assistant, who, instead of appearing before the investigation to testify under oath to her certain knowledge of what transpired between the complainant and Cllr. Karngar opted to stall the investigation and even filed a frivolous lawsuit against Commissioner Martin and Commissioner Kpargo.

5.4. Assessment of Credibility

Mr. Cooper's allegations appeared credible in the judgment of the investigation. His account is detailed, consistent, and supported by evidence (audio, texts) and contemporaneous accounts of the situation from several others. His actions align with the timeline (complaint filed immediately after dismissal).

The investigation also found the testimonies provided by staff members to be credible. The six staff members who testified did so under oath, and they were assessed to be generally consistent with each other and lacking any apparent motive to falsely accuse the Chairman.

Cllr. Karngar's failure to engage with the process greatly undermined his credibility. He avoided engaging with the facts; his procedural objections lacked any legal foundation, and his attempt to unilaterally transfer the case appears as an evasion tactic. His failure to deny the financial solicitation under these grave circumstances is telling. His decision to fire Mr. Cooper without the backing of the Human Resource Office violates the HR Manual of the Office. This violation demonstrates further that Cllr, Karngar sought to cover up a clandestine operation that went bad. As a professor of law, his decision to ignore an impartial and independent investigative panel raises further the specter of his culpability in this allegation. His failure to adhere to the due process standards in the Civil Service Standing Orders in the dismissal of his Special Assistant seems like a confirmation of an ulterior motive on the part of Cllr. Karngar, especially considering that as a professor and longstanding practitioner of the law in Liberia, he would know how to behave when it comes to firing employees.

6. Findings of Fact

Based on a preponderance of evidence, the Investigative Panel finds that:

- From April to July 2025, Cllr. Finley Y. Karngar required his Special Assistant, Mr. Francis K. D. Cooper, to give him US\$500 from his monthly salary and provide US\$30 – 35 for phone scratch cards.
- Ms. Angeline Y. McGill, Cllr. Karngar's Administrative Assistant acted as an intermediary in some of these transactions.
- In September 2025, Mr. Cooper informed Cllr. Karngar that he would no longer make these payments.
- Following this refusal, Cllr. Karngar sought Mr. Cooper's dismissal without the involvement of the HR Director.
- Also, on October 31, 2025, without following Civil Service Standing Orders, Cllr. Karngar terminated Mr. Cooper's employment via email, citing performance-related reasons that were pretextual.
- In essence, the investigation uncovered that the actual reason behind the dismissal was Mr. Cooper's refusal to continue the illicit monetary payments.
- Throughout the process of setting up the investigation, gathering staff testimonies as well as other processes, Cllr. Karngar sought to obstruct the investigative process.
- Likewise, Ms Angeline McGill's decision to file a declaratory judgment was viewed as an act designed to obstruct the investigative process.

17 ✖

7. Analysis of Code of Conduct Violations

The investigation determined that Cllr. Finley Y. Kamgar's actions violate the following provisions of the Code of Conduct:

Code (Part/Section)	Provision	Violation
Part IV, 4.10	Respect for Other's Rights	Exploiting the employer-employee relationship to demand a portion of a subordinate's salary is a gross violation of Mr. Cooper's right to his earnings and a situation that is so insidious that it is akin to modern-day slavery.
Part XI, 11.1	Exploitation for Undue Advantage	Directly soliciting and receiving regular cash payments from a subordinate is the quintessential exploitation of an official relationship for personal gain.
Part III, 3.1	Selflessness	This conduct demonstrates a profound lack of integrity and disregard for the requirement that a public official's actions must be only in the public interest.
Part III, 3.2	Integrity/Conduct Undermining Public Confidence	The actions of the Chairman of the ethics commission engaging in extortion severely undermine public trust in all governance institutions.
Part III, 3.9	Discipline/Abuse of Power/Position	Despite this provision and Cllr. Kamgar, being a lawyer of longstanding, ignored the basic rules that applied to the firing of civil servants, even when his error was brought to his attention by the HR Director and his colleagues.
Part XII, 12.3	Duty to Cooperate	His total non-cooperation with a lawful investigation constitutes a separate

8. Recommendations and Sanctions

In accordance with the sanctioning framework contained in Part XV of the Code of Conduct and the need for proportionate disciplinary action, the panel recommends:

1. The immediate dismissal from the position of Chairman and Commissioner of the Office of the Ombudsman for gross misconduct, specifically for violating Sections 4.10, 11.1, 3.1, 3.2, and 3.9 of the Code of Conduct.
2. That Cllr. Karngar be turned over to the Ministry of Justice for a full criminal investigation into potential charges of extortion, bribery, and economic sabotage.
3. That Cllr. Karngar be ordered to repay to Mr. Cooper the full sum of money received from him, as verified by the evidence (US\$ 500 x 4 months + (US\$30 – 35 scratch card costs x 4 months). The total amount shall be paid with interest at the prevailing Central Bank of Liberia rates.
4. The Office of the Ombudsman shall immediately initiate a formal disciplinary investigation into Ms. Angeline Y. McGill for her role as an alleged accomplice and for failure to comply with a lawful investigative process.

9. Conclusion

As already stated above, while refusing to respond to investigation queries and invitations to appear before the investigative panel, Cllr. Karngar consistently obstructed the investigation by refusing to participate, challenging jurisdiction, and unilaterally attempting to divert the matter to the CSA, LACC or the Executive Mansion without legal basis.

As a way of further attempting to frustrate the investigation, Ms. Angeline Y. McGill, Cllr. Karngar's Administrative Assistant failed to appear to testify regarding her alleged role as an intermediary, despite not being the subject of the primary investigation. She even took the unusual step of filing a lawsuit at the Civil Law Court for Montserrado against the other two Commissioners, claiming that they were violating her constitutional rights in their attempt to investigate the chairman. Coincidentally, the evidence will show that the date on which Ms. McGill writes the Panel requesting two weeks to solicit the services of a legal representative to appear before it, is the same day on which she, represented by Counsel, files the lawsuit against

17

the two Commissioners before the Civil Law Court for Montserrado County. This overwhelmingly demonstrates the intent to baffle, delay, and undermine the investigation.

Based on three weeks of investigation, the Panel concludes that the evidence in the case is overwhelming. The secret audio recording revealed a clandestine dialogue between the Chairman and two persons, the Special Assistant and the Administrative Assistant. Likewise, the mobile money transaction and SMS examined demonstrate systematic payment to the Chairman and his intermediary over the period of four months. Staff testimonies documented under oath corroborated that the Chairman engineered the scheme using his power and authority as head of the Ombudsman Office.

In view of the above, we have determined that this conduct is anathema to the very purpose of the Ombudsman. To ignore or minimize these findings would be a catastrophic failure of the ethical framework of the Liberian state. The Panel, therefore, urges Your Excellency to act decisively on these recommendations with the sole purpose of demonstrating that no official is above the law, and that the institutions dedicated to fighting corruption are themselves held to the strictest standards possible.

M

Respectfully submitted by the Independent Investigative Panel.



Annexes:

- A. Notices of citations and responses
- B. Transcript of staff/witness Testimonies
- C. Mobile Money Receipts
- D. Secret Audio Recording
- E. SMS messages between concerned parties
- F. Exchange of emails between the Chairman and the Board majority
- G. Civil Law Court Lawsuit Filed by Ms Angeline McGill

17 ✖

