

# 8th ANNUAL

## AML/CFT, Anti-Fraud and Financial Crimes Conference

*"Forging Alliances Regionally and Internationally to Combat Money Laundering, Fraud and Financial Crimes"*



**Main Conference: July 11th & 12th, 2016**

**Sandals Grande Antigua Resort & Spa  
Dickenson Bay, St. John's, Antigua**

# Participants will be Awarded 15 CPE Hours

### AGENDA HIGHLIGHTS:

- ◆ HSBC Whistle Blower on Terrorism Financing – Too Big To Jail
- ◆ Panama Papers – Will it be a Blessing or a Curse to the Offshore Sector?
- ◆ De-Risking/De-Banking – Myth or Reality Facing Caribbean Financial Institutions
- ◆ "Compliance for Intelligence" - How SARs Provide Vital Information to Law Enforcement
- ◆ Regulatory Risk: Why we Must Fight Over-Regulation
- ◆ Panel Discussion: Correspondent Banking Issues with the United States and the Caribbean

### WHO SHOULD ATTEND

Accountants	Law Enforcement Agencies
Auditors	Lawyers
Banks	Lending Agencies
Brokerage Firms	Micro Finance Companies
Car Dealers	Money Services Businesses
Casinos	Mortgage Brokers
Corporate Service Providers	Offshore Services Providers
Credit Unions	Real Estate Companies
FIUs	Registrar of Co-operatives
Gaming Companies	Regulators
Insurance Companies	Telecommunication Companies
Jewellery Stores	Trust Companies

### CONTACT US:

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### MAIN CONFERENCE FEE & REGISTRATION

**Standard Individual Fee: US\$695.00**

**Group Registration Fee (3 or more individuals from the same institution will receive a 5% discount)**

**Government Entity Fee: US\$625.00**

**Fees include Conference materials, continental breakfast, refreshment break and lunch for both days, as well as, a Monday night cocktail.**



## SPEAKERS' PROFILES



**Benay Nachin** has twenty-three (23) years of extensive Banking Secrecy Act/Anti-Money Laundering (BSA/AML), Consumer Compliance and Audit experience at Financial Institutions. Mrs. Nachin has strong insight into the challenges faced by institutions of all sizes, and she has worked with senior Bank Management and Board Members on the complex regulatory and compliance issues facing banks today.

Mrs. Nachin's prior experience includes VP, Enterprise Compliance at one of the top Student Loan Servicing Agencies and Chief Compliance Officer at a multi-billion Bank. She also has experience at a multi-billion dollar Bank working as the Enhanced Due Diligence Officer in the Financial Intelligence Unit. Mrs. Nachin has volunteered her financial expertise internationally, to train new Compliance Officers in Amman, Jordan on building a sustainable Compliance Program and to instruct financial professionals in Russia on AML Typologies. She also has had experience providing consulting services for Money Services Businesses, which included building solid AML Programs enabling clients to retain bank accounts.



**Cherise Cox-Nottage** is presently the Head of the Legal Department for UBS (Bahamas) Ltd. A role which encompasses oversight of the two (2) largest Trust Companies of the UBS Group, namely UBS Trustees (Bahamas) Ltd. and UBS Trustees (Cayman) Ltd. Prior to UBS, she held the position of Head of Legal and Compliance for a rival Swiss Bank for three (3) years. She has practiced as an Attorney in the UK and in The Bahamas providing legal advice and representation to institutional clients.

Mrs. Cox-Nottage is a graduate of the London School of Economics Political Science (LSE) London University where she obtained a LL.M ( Master of Laws) degree in subject grouping Commercial and Corporate Law. She also obtained her undergraduate degree in Law from the University of Kent at Canterbury (UKC) England. She is a member of the Bars of England and Wales and The Bahamas. She is also a TEP (Trust and Estate Practitioner), a Certified CAMS (Certified AML Specialist by ACAMS, USA), has an Int.Dip (Comp), an International Diploma in Compliance (with distinction) and an Int.Dip (AML) International Diploma in Anti-Money Laundering (with distinction) from the ICA (International Compliance Association) U.K.



**Cheryl Bazard** is an Attorney by Profession in the Chambers of Bazard & Co. and was called to the Bars of England & Wales and The Bahamas Bar in 1991. Mrs. Bazard has more than eighteen (18) years' experience as a Compliance Professional. Mrs. Bazard is the former Legal Counsel, Corporate Secretary and Regional Director of Compliance for CIBC and CIBC FirstCaribbean International Bank, as well as, Former Director of Compliance for Scotiabank (Bahamas) Limited.

Mrs. Bazard was Counsel in the Office of the Attorney General from 1997 to 1998 and also acted as a Stipendiary and Circuit Magistrate. Mrs. Bazard holds International Diplomas in Anti-Money Laundering and Compliance with distinction from the International Compliance Association in London and is the Founding President of The Bahamas Association of Compliance Officers, the 2003 awardee for the Bahamas Financial Services Board Professional Excellence Award, Former Associate Tutor and Acting Course Director at the Eugene Dupuch Law School and sat on several Public boards and committees. Mrs. Bazard was most recently Co-Executive Director of the Vote Yes Bahamas Campaign for the Constitutional Referendum on Gender Equality.



**Cindy Sadaphal** is a practicing Attorney-At-Law for over thirteen (13) years in the Republic of Trinidad and Tobago. She provides Legal and Compliance Management/Support on Anti-Money Laundering, Anti-Terrorism, Privacy, Risk and Regulatory issues for several Caribbean countries for which she has oversight.

Ms. Sadaphal has an interest in raising awareness on compliance and actively participates in local and regional Compliance Committees. Ms. Sadaphal has written articles solely or collaboratively for local, regional and international business/compliance industry magazines and local newspapers on the Regulatory Environment and FATCA and Compliance. Ms. Sadaphal was a Co-founder and the first President and Chairperson of the Association of Compliance Professionals of Trinidad and Tobago (ACPTT) for three (3) years.

## SPEAKERS' PROFILES cont'



**Dwayne King** is a Detective Constable with the Toronto Police Service. Mr. King has twenty– six (26) years of experience in Law Enforcement. For the past eight (8) years, Mr. King has worked for the Financial Crimes Unit in the Asset Forfeiture Section as a Proceeds of Crime/Money Laundering Investigator. Mr. King is a Court Qualified Expert in the Bundling of Cash, Money Laundering and the Lawful vs the Unlawful Use of Cash. Mr. King has received his designation as a Certified Anti-Money Laundering Specialist (CAMS). He has been the Lead Proceeds of Crime/Money Laundering Investigator in several major multi-jurisdictional criminal investigations. In 2012, he started an Anti-Money Laundering Training business titled – AMLTS – Anti-Money Laundering Training Specialists.



**Elliott Casey** is an Assistant Commonwealth's Attorney for the county of Albemarle, and formerly prosecuted for City of Alexandria and the county of Arlington in Virginia. Mr. Casey specializes in Money Laundering, Narcotics and Complex White Collar Offenses. Mr. Casey is a graduate of the University of Virginia School of Law and is cross-designated as an Assistant United States Attorney for the Western District of Virginia. Mr. Casey also instructs Law Enforcement Agencies throughout the D.C. area in Forfeiture, Money Laundering, Identity Theft and Search and Seizure.



**Everett Stern** is the whistleblower for HSBC and the CEO and Intelligence Director of Tactical Rabbit. Mr. Stern has uncovered, analyzed, and reported Terrorist Financing and National Security Threats to the CIA and FBI. He uncovered billions of dollars of illegal Money Laundering Transactions which led to a SEC investigation and a \$1.92 billion fine against HSBC in 2012. More specifically, he uncovered a multinational Money Laundering Network that generated millions for Hezbollah through the Lebanese brothers Ali, Husayn and Kassim Tajideen through their Gambia-based company, Tajco Ltd. Mr. Stern's mission is to fight Terrorism on a global level with relentless determination.



**Garry Clement** is in high demand for Conferences, Workshops and Training Sessions. He relies on his thirty-four (34) years of policing experience, having worked in roles as the National Director for the Royal Canadian Mounted Police's Proceeds of Crime Program, in addition to having worked as an Investigator and Undercover Operator into some of the highest organized crime levels throughout Canada. Mr. Clement is an excellent, highly entertaining speaker for Conferences, Seminars and Training Programs.

In January 2016, the CEO of Barbriipa appointed Mr. Clement as a Senior Advisor to the Association of Certified Financial Crime Specialists, followed by appointment as Executive Vice President in March with a mandate of helping shape the future of the organization. Mr. Clement has worked in the AML arena since 1983 and was one of the pioneers of the RCMP's Proceeds of Crime Program. Since 1997, he has worked as a Consultant with a focus on Financial Crime and independent Money Laundering reviews for the Money Service Business Industry, Credit Unions and Securities Firms.

## SPEAKERS' PROFILES cont'



**Gordon Julien** is the Country Manager of Scotiabank Antigua and is ultimately responsible for Scotiabank's overall operations in Antigua which includes two branches, High Street and Woods Centre Branch which serves their Retail, Corporate Commercial and Small Business Banking clients. Mr. Julien is currently the Vice President of the Antigua Barbuda Bankers Association.

Mr. Julien joined Scotiabank in 2004 as Senior Manager Compliance for nine (9) Scotiabank countries with responsibility for managing their overall Compliance program from his location in St. Kitts. During that time Gordon was a frequent presenter at regional Anti-Money Laundering Compliance Conferences.

Prior to joining Scotiabank, Mr. Julien was a Senior Examiner at the Eastern Caribbean Central Bank (ECCB) where he was involved in the supervision of domestic and offshore banks and trust companies in the ECCU member countries including Antigua and was actively involved in the Anti-Money Laundering and Combating Financing of Terrorism (AML/CFT) initiatives of the ECCB

He holds a BSc from the University of the West Indies (Cavehill Campus) in Economics and Accounting and an MSc in Financial Management from the University of London. He is a Rotarian and is presently the Corporate Secretary of the Eastern Caribbean Automatic Clearing House Services Incorporated.



**Kim Manchester** is the Managing Director and Founder of ManchesterCF. He brings his extensive background in international banking to the global financial services industry. While based in both Hong Kong and Singapore, Mr. Manchester held senior regional and global positions in corporate banking, institutional banking and capital markets for one of the world's largest emerging markets financial institutions.

Mr. Manchester returned to Canada in 2003 and founded ManchesterCF. Based in Toronto, the practice provides Financial Crime Risk Management Training Programs and Advisory Services to financial institutions and public-sector agencies. The most successful Training Programs from ManchesterCF include the Financial Crime Training Series for International Banking and the FINTEL Series for Financial Intelligence Units. ManchesterCF has supplied Training Programs to major international financial institutions and to governments in G7 countries and emerging markets.

Advisory services from ManchesterCF include Financial Crime Compliance Program Design, Typologies Research for Government Policy Makers and Consulting Services for National Financial Intelligence Units.



**Laura Goldzung**, CFE, CAMS, CFCF, CCRP is President and Founder of AML Audit Services, LLC ("AMLAS"), a boutique consulting firm specializing in Independent Testing. Ms. Goldzung's expertise includes Customs Training, Independent Reviews, Domestic and International Training, Design and Development of BSA/AML Compliance Programs, Risk Assessments and Anti-fraud Programs. Ms. Goldzung has worked with institutions that have been referred to enforcement for Banking Secrecy Act/ Anti-Money Laundering (BSA/AML) violations, helping them to bring their AML Programs into compliance.

In a career spanning more than more than thirty (30) years across multiple sectors of the financial services industry, Ms. Goldzung has worked in a variety of executive leadership roles. Since founding AML Audit Services, she has co-created sector-specific Compliance Officer Certification Programs, tours the U.S. presenting various AML/Fraud topics for industry-leading companies and contributes to multiple industry programs.



## SPEAKERS' PROFILES cont'



**Lauren Kohr** is the VP/Director of Anti-Money Laundering/Banking Secrecy Act/Office of Foreign Assets Control (AML/BSA/OFAC) at Metro Bank in Harrisburg, PA. As the Director, Ms. Kohr is responsible for Implementation, Execution and Oversight of the overall AML/BSA/OFAC Compliance Program. Ms. Kohr was the BSA/AML Audit Supervisor at Metro Bank. She was accountable for Supervising day-to-day operations of the AML/BSA and other Consumer Compliance Audit Efforts, including Supervising and Conducting Audits in accordance with regulatory guidance, Setting Standards of Performance and Designing Projects to enhance efficiency and effectiveness of the Audit Programs and Department. Prior to Metro Bank, Ms. Kohr served as a Consulting Manager for a number of institutions, which have been under AML/BSA Enforcement actions and assisted in bringing their Programs into compliance. Ms. Kohr's background includes more than ten (10) years of experience in the financial sector. She is recognized as a subject matter Expert in Financial Crimes, CAMS-FCI certified, Certified Fiduciary and Investment Risk Specialist (CFIRS) and a Committee Member for the CAMS Examination Task Force. Ms. Kohr is an accomplished speaker, training at a number of financial crimes conferences over the past few years and has several published articles and white papers.



**Morvin Williams** is a Financial Examiner at the Financial Services Regulatory Commission (FSRC) of Antigua and Barbuda. Prior to joining the FSRC, Mr. Williams worked at the Eastern Caribbean Central Bank as a Bank Examiner and Economist. Mr. Williams has written several policy briefs dealing with macroeconomic issues and has presented research papers at the Annual Monetary Studies Conference at the Caribbean Centre for Money and Finance, as well as, the KAW Management Services Annual AML/CFT, Anti-Fraud and Financial Crimes Conference.

Mr. Williams holds a Master's Degree in Economics from the University of Hull, United Kingdom as well as, a Bachelor's Degree in Economics and Management from the University of the West Indies. Mr. Williams is also an alumnus of the Florida International Bankers Association where he completed his AML/CA accreditation. In 2011, he was awarded a Fulbright Fellowship Scholarship and was a Hubert Humphrey Fellow at Boston University attached to the Graduate School of Management.



**Nancy Lake** has over a decade of experience in the Banking Secrecy Act/Anti-Money Laundering (BSA/AML) world. Ms. Lake is a Certified Anti-Money Laundering Specialist (CAMS) certified in 2008, received her CAMS-Audit certification in 2013 and her CAMS-FCI certification in 2015. Ms. Lake has served as a BSA Officer in multiple banks where she successfully set up the entire BSA Program. She has conducted bank wide BSA/AML Training including Board of Director's Training. Ms. Lake has experience working with or implementing several automated BSA/AML Monitoring Systems.

Ms. Lake joined Atlantic Community Bankers Bank in 2012 to develop a new consulting division, Compliance Anchor. Ms. Lake is utilizing her BSA experience and nineteen (19) years as an educator to provide assistance to community banks in managing risk and developing sound internal programs and best practices.

## SPEAKERS' PROFILES cont'



**Ralph Ward** is an internationally-recognized Writer, Advisor and Commentator on the role of Boards of Directors, how “benchmark” Boards excel, gaining a Board seat in career planning and the future of governance worldwide.

Mr. Ward is publisher of the online newsletter, *Boardroom INSIDER*, the worldwide source for practical, first-hand advice on better Boards and Directors. He is also the author of the books *Boardroom Q&A* (2011), *The New Boardroom Leaders* (2008), *Saving the Corporate Board* (2003), *Improving Corporate Boards: The Boardroom INSIDER Guidebook* (2000) and *21st Century Corporate Board* (1997).

Mr. Ward speaks and consults on Boardroom issues in the United States and internationally and conducts global “*Boardroom Masterclass*” Seminars on Board and Governance Best Practices. He also serves as a Freelance Client Consultant with business intelligence firm, Gerson Lehrman Group (GLG), on Board search and career issues.

Mr. Ward has also edited *The Corporate Board* magazine, the International Journal of Corporate Governance, since 1990.



**Sarah Beth Whetzel**, a Certified Anti-Money Laundering Specialist (CAMS), is a certified Consultant and Founder of Palmera Banking Solutions. Most recently she directed the Banking Secrecy Act (BSA) Practice for a national compliance consulting firm. With almost fifteen (15) years of experience in Compliance and Risk Management for financial institutions and technology companies, Ms. Whetzel’s expertise includes the Management of Anti-Money Laundering (AML), Banking Secrecy Act (BSA) and Office of Foreign Assets Control (OFAC) Regulations in the form of AML System Validations, Risk Assessments, AML Lookbacks and Remediation and BSA/AML Compliance Audits.

Ms. Whetzel has broad experience working with bank technology companies, as well as, banks of all risk profiles and sizes, specialized expertise include financial institutions, trust/wealth management companies, non bank financial service providers, bank technology providers, insurance companies and mobile funds companies. Prior to her banking career, she also developed a reputation for being a Fraud Prevention Expert having managed Fraud and Transaction Monitoring Programs for one of the world’s largest transaction processors. The highlight of her banking career was when she served as Risk Manager and BSA Officer for a \$5+ billion dollar, multi-state, financial institution with four (4) wholly owned subsidiaries.

Ms. Whetzel holds a Bachelor of Arts in Business from Taylor University and a Master of Science in Forensics (M.F.S.) from Stevenson University. She has been CAMS certified for ten (10) years and was featured in the CAMS’ Member Spotlight in 2006. Ms. Whetzel started Palmera Banking Solutions in 2011 after seeing a need in the marketplace for specialized and affordable BSA/AML Solutions.

# CONFERENCE MODERATOR



**Dr. Declan Hill** is an Investigative Journalist, Documentary Maker and Academic. Dr. Hill specializes in the study of organized crime and international issues. His two books, “The Fix: Soccer & Organized Crime” and “The Insider’s Guide to Match-Fixing in Football”, were the first exposures of the corruption at the heart of international football and have become best-sellers in twenty-one (21) languages. The Fix has been optioned in Hollywood for adaptation into a TV series.

Dr. Hill has also made documentaries for BBC and CBC on subjects like the killing of the head of the Canadian mafia, blood feuds in Kosovo and ethnic cleansing in Iraq. His work has also appeared in the New York Times, Guardian, Sunday Telegraph, der Spiegel and over five-hundred (500) international media outlets. He has testified on organized crime’s reach into sport before the International Olympic Committee, the European Parliament, the Council of Europe and a number of other international sports associations and political bodies. Dr. Hill was a Chevening Scholar at Green College, University of Oxford where he obtained his Doctorate on the study of match-fixing in professional football.