

5th ANNUAL AML/CFT, Anti-Fraud & Financial Crimes Conference

Main Conference: 8th & 9th July, 2013

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

Participants will be Awarded 15 CAMS Credits

WHO SHOULD ATTEND

Banks	Credit Unions
Insurance Companies	Gaming Companies
Money Services Businesses	Lending Agencies
Law Enforcement Agencies	Regulators
Telecommunication Companies	Manufacturing & Retail Companies
Lawyers	Trust Companies
Accountants	Registrar of Co-operatives
FIUs	Brokerage Firms
Mortgage Brokers	Offshore Services Providers

MAIN CONFERENCE FEES & REGISTRATION

Standard fee per delegate US\$650.00

Group registrations of three (3) or more individuals from one institution qualify for an additional 5%.

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

CONTACT US:

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AGENDA HIGHLIGHTS:

- **“LESSONS TO BE LEARNT”** - The Causes and Consequences of the Failure of Financial Institutions in Antigua & Barbuda
- Key Essentials in Conducting an AML/CFT Audit
- Exploring the Vulnerabilities of Corporate, Trust and Wealth Management Vehicles to AML/CFT Risk
- The Danger of the Internal Whistleblower and Using Practical Advice to Find Money Launderers in Your Organization
- How Criminals Evade Taxes and What Measures Should be Put in Place by Financial and Non Financial Institutions
- Enforcement Efforts of the IRS and the US Justice Department on the Offshore Sector
- Confidentiality and Privacy Requirements for Financial Institutions in the Caribbean
- **Panel Discussion: “FATCA”** - The Challenges and Benefits for the Caribbean



SPEAKERS' PROFILES



Mr. Humberto J. Aguilar was a former lawyer at the Florida Bar, graduate of the University of Florida and practiced law in Miami from 1978. While practising law in Miami, Mr. Aguilar defended Cubans who smuggled contraband into the US. A successful advocate who knew the technicalities of the law, he regularly spared his clients from jail and they began trusting him.

Mr. Aguilar began laundering the proceeds of crime soon after. He was arrested in the late eighties and sentenced to fifteen (15) years in prison for money laundering and conspiracy to import narcotics. By time he was arrested, he had worked with around three hundred (300) companies across the globe. Mr. Aguilar had stopped laundering money around 1987 and 1988, but his former life came back to bite him when someone he represented gave him up to the authorities. He was released in 2000 and now teaches banks about identifying suspicion and is an enhanced due diligence (EDD) expert.

Starting in 2003 he has been lecturing and conducting seminars in the field of anti-money laundering and worldwide criminal enterprise with significant detail to the area of fraud and corporate compliance and responsibility. He has lectured at several hundred conferences and attends to private clients, as well as, being chosen and retained as an expert witness in this field of study.



Ms. Rowena Bethel is a Bahamian national with a LL.B from Leicester University, UK and a LL.M in Information Technology and Telecommunications from Strathclyde University, UK. Ms. Bethel is a member of both the English Bar and The Bahamas Bar.

She has held senior executive roles within The Bahamas Public Service for twenty-seven (27) years as in-house corporate counsel to the National Insurance Board, Legal Advisor to the Ministry of Finance and Executive Commissioner for the Compliance Commission (the anti-money laundering supervisor for professional financial intermediaries). Her responsibilities included financial services and communications sectors regulation, cross-border tax cooperation, treaty negotiations and developing the information society agenda. She is currently a member of the UN Committee of Experts in Public Administration. Ms. Bethel is a former member of the UN Committee of Experts on International Tax Cooperation and the OECD Global Forum on Taxation and also serves as a director on several national and international boards.



Mr. Garry Clement started White-Collar Investigations and Consultant's Group operating as the Clement Advisory Group in April 2009 following a period with an international consulting firm as a Managing Director commencing in 2007. In addition to managing his firm, Mr. Clement is the Executive Vice President of TAMLO International Inc. which focuses on designing comprehensive online anti-money laundering courses which includes *Carl's Story*, interactive exercises, real-life examples, fictional scenarios and interviews with industry experts.

In 2012 he was appointed as a Special Advisor to ACAMS with a Canada focus and he sits on the Board of Advisors for both Bullion Management Group Inc. and Pace Global Advantage. Mr. Clement has thirty-four years (34) of policing experience; thirty with the Royal Canadian Mounted Police (RCMP) in a range of investigative portfolios, undercover assignments and management roles, and four (4) years as the Chief of Police for Cobourg. He retired from the RCMP holding the national position of Director, Proceeds of Crime. He is an internationally recognized expert in the areas of money laundering, interviewing, white-collar crime, organized crime and detection of suspicious activity.

SPEAKERS' PROFILES *con't*



Ms. Connie Fenchel is president of AML Experts, Inc., an independent consulting firm specializing in anti-money laundering, the Bank Secrecy Act and customs matters. Ms. Fenchel's expertise includes independent reviews and investigations, threat/risk assessments, domestic and international training, expert testimony and anti-money laundering program development. Her clients include Western Union, MoneyGram, CVS, PayPal, Xoom and various money transmitters, check cashers, jewelers and pre-paid access providers. Ms. Fenchel, holds a Masters Degree in Management from National Louis University and a Bachelors Degree in Criminal Justice from the University of South Florida.

Ms. Fenchel has a broad range of law enforcement, regulatory and management expertise in the areas of regulatory compliance, financial crimes and customs violations comprised of over thirty-five (35) years of government and private sector experience. Ms. Fenchel served as the Deputy Director, Operations and the Executive Assistant Director of Law Enforcement Policy for the Financial Crimes Enforcement Network (FinCEN) from 1999-2003. Ms. Fenchel conducted numerous training seminars throughout the United States and internationally for law enforcement personnel and the financial industry on money laundering, the BSA and the USA Patriot Act. She also led delegations to international conferences and multi-lateral meetings throughout the world.



Mr. Tyrone L. E. Fitzgerald was called to the Bar of England and Wales and the Bar of the Commonwealth of the Bahamas in 1995. He later attended the University of Cambridge, England, where he obtained a Master of Law degree in Corporate and Commercial Law. He has lectured in banking law, trusts, offshore practice and company administration, private client, anti-money laundering and compliance and financial and wealth management at the School of Business at the College of the Bahamas and the Bahamas Institute of Financial Services.

He is a member of the Bahamas Bar Association, International Bar Association, American Bar Association, Bahamas Association of Compliance Officers, Commonwealth Lawyers Association, American Management Association and the Cambridge Commonwealth Trust.



Just a few years ago, mafia boss, **Mr. Michael Franzese**, was named one of the biggest money earners the mob had seen since Al Capone, by *Vanity Fair*. At the age of thirty-five (35), *Fortune Magazine* listed him as number eighteen (18) on its list of the "Fifty Most Wealthy and Powerful Mafia Bosses", just five (5) behind John Gotti. Mr. Franzese masterminded brilliant scams on the edge of the legitimate business world. From auto dealerships and union kickbacks, to financial services and the sports and entertainment industries, to a multi-billion dollar gasoline tax scheme, he earned millions in cash every week at his peak. Mr. Franzese quickly became the target of Manhattan's famed federal prosecutor, Rudy Guiliani.

In his autobiography, *Blood Covenant*, Michael reveals answers to many mysteries surrounding his incredible journey. Walk the streets with him to find out how he has done what no one else has managed to do. His newest book, *I'll Make You An Offer You Can't Refuse*, was just released by Thomas Nelson, and contains insider business tips from the former mob boss.

SPEAKERS' PROFILES *con't*



Ms. Laura Goldzung is President and Founder of AML Audit Services, LLC, an anti-money laundering and fraud consultancy specializing in independent testing and compliance consulting services to financial and nonbank financial institutions. Ms. Goldzung's expertise includes domestic and international training, design and development of BSA/AML compliance programs, risk assessment and analysis, remediation and corrective action programs, expert witness testimony and CFPB compliance benchmark assessments. Ms. Goldzung has worked with institutions that have been referred to enforcement for BSA/AML violations, helping them to bring their AML programs into compliance.

In her more than twenty-five (25) year career in the financial services industry, Ms. Goldzung has worked in a variety of executive roles, most notably as Vice President and Managing Director at the Securities Industry Association where she assisted member-firms in coordinating the implementation of the Patriot Act and the development of AML training. In prior years, she served in executive management roles in the broker-dealer sector. Ms. Goldzung also serves as an industry arbitrator for FINRA Dispute Resolution.



Mr. Richard Kando is a Director in Navigant Consulting's Global Investigations & Compliance Practice. Mr. Kando specializes in forensic accounting and investigative matters relating to Government investigations, corporate internal investigations and asset tracing and anti-money laundering compliance projects. He is also a leader of Navigant's Foreign Account Tax Compliance Act ("FATCA") task force. He regularly writes and speaks on FATCA and advises financial institutions on FATCA compliance according to both the US Treasury regulations and intergovernmental agreements.

Prior to gaining consulting experience, Mr. Kando served as a Special Agent with the Internal Revenue Service's Criminal Investigation Division in New York City. In recognition of his services as a Special Agent, he received the U.S. Department of Justice - Tax Division Assistant Attorney General's Special Contribution Award.

Mr. Kando earned his Bachelor Degree in Accounting from the University of Richmond. He is a Certified Public Accountant (CPA - New York) and is also Certified in Financial Forensics (CFF) by the American Institute of Certified Public Accountants (AICPA). He also graduated from the Federal Law Enforcement Training Centre in Glynco, GA where he received specialized training on the techniques used by law enforcement to gather evidence in white-collar crime investigations.



Mr. Juan Llanos is a Certified Anti-Money Laundering Specialist since 2003. He has over a decade's experience in building and managing AML/CFT and regulatory compliance programs for multiple international jurisdictions, including Canada, Italy, the United States and Spain, and is recognized as a pioneer in the development of compliance and risk management best practices for the money remittance industry.

He is currently EVP of Operations and Compliance Officer for Unidos Financial Services, Inc., an innovative financial services provider catering to underbanked Hispanics in the US. At Unidos, apart from being responsible for the company's compliance risk management infrastructure, he is also in charge of strategic product development and the business intelligence, data analytics, business process reengineering and CRM functions. Previously, he was Chief Compliance Officer of Remesas Quisqueyana, Inc.

Mr. Llanos writes for various financial services publications and speaks frequently at industry forums and events. In August of 2008, Mr. Llanos was granted permanent resident status by the United States Citizenship and Immigration Services by reason of extraordinary ability in the fields of AML and CFT.

SPEAKERS' PROFILES *con't*



Mr. Mark E. Matthews is a member of the firm of Caplin & Drysdale, Chartered, and focuses his practice on criminal tax enforcement, broad-based civil tax compliance and white collar matters generally. Mr. Matthews also advises clients on the IRS' voluntary disclosure program, with particular focus on disclosure related to offshore banking accounts.

From 2003 through 2006, Mr. Matthews was IRS Deputy Commissioner for Services and Enforcement where he was responsible for all examination, collection and investigative activities, as well as, all returns processing and taxpayer services. He was previously Chief of the IRS Criminal Investigation Division from 1999 through 2002. Other government positions Mr. Matthews has held include Deputy Assistant Attorney General of the U.S. Department of Justice Tax Division (1994-1998), where he led the Department's criminal tax enforcement program. Mr. Matthews was also an Assistant U.S. Attorney in the Southern District of New York and then a Deputy Chief of that office's Criminal Division.



Mr. Jason Narinesingh's career spans fifteen (15) years and includes the management of operational risk, insurance, anti-fraud and internal controls, AML/CFT program oversight and program integration via major acquisitions. He is a founding member of the Association of Compliance Professionals of Trinidad and Tobago (ACPTT), where he served on the Directorate and was a past Vice President.

Mr. Narinesingh is a member of the Association's training committee and he has built several in-house compliance training programs throughout his career. He was a member of ACAMS Annual Task Force Committee in 2011, where he contributed to the overall development of the program with a focus on the Caribbean. He was a past speaker and moderator at the ACAMS 10th Annual AML/Financial Crime Conference, Las Vegas, a member of the faculty at the Caribbean AML/CTF/Financial Crime Conference held in San Juan, Puerto Rico in 2011 and most recently at the ACAMS 18th AML Conference in Hollywood, Florida in March 2013.



Ms. Cindy Sadaphal is currently Counsel-Regulatory Affairs at RBC Financial (Caribbean) Limited, providing legal support on anti-money laundering, anti-terrorism, privacy and other regulatory issues for the twenty (20) Caribbean countries where RBC operates. Ms. Sadaphal previously held the position of Assistant Vice President-Legal (Transactional)/Counsel-Capital Markets at RBC Merchant Bank (Caribbean) Limited for four (4) years handling bond and debt securities transactions.

Ms. Sadaphal has an interest in raising awareness on the importance of compliance and actively participates in local and regional compliance committees. She was the first President and Chairman of the Association of Compliance Professionals of Trinidad and Tobago (ACPTT) for three (3) years and one of its founding members. Ms. Sadaphal was also part of the working committee of the Caribbean Regional Compliance Association (CRCA) Conference held in Trinidad in 2008 and was a Speaker on Regulatory Change at the CRCA's Conference held in Trinidad in 2012. She is also a member of ACAMS for which she was a speaker on Privacy at the ACAMS 18th AML Conference in Hollywood, Florida in March 2013.

SPEAKERS' PROFILES *con't*



Mr. 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 (ECCB) 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 Ltd. annual AML/CFT, Anti-Fraud and Financial Crimes Conference.

Mr. Williams holds a Masters Degree in Economics from the University of Hull, United Kingdom, as well as, a Bachelors 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.



Mr. Dan Wise holds a BA (Hons) in History and Politics, from the University of London. He qualified as an English solicitor in 1994 and became an English Solicitor Advocate in 2006. Mr. Wise was admitted as a solicitor in the BVI in October 2005 and as a BVI Solicitor Advocate in BVI in December 2006. He has been admitted to practice before the courts of St. Vincent and the Grenadines as a solicitor-advocate; and before the courts of St. Kitts on a limited basis for certain cases. In 2012, Mr. Wise was elected to be the First Vice President of the BVI Bar Association.

A significant amount of Mr. Wise's work involves obtaining disclosure and freezing orders in various offshore jurisdictions, several times as a component of FSU "oligarch" disputes. Mr. Wise led the successful application in Antigua to remove and replace the former joint liquidators of Stanford International Bank and has led the litigation team on behalf of the joint liquidators in Antigua, since their appointment.

Mr. Wise joined Martin Kenney & Co. in June 2005 and is now a Partner and the Head of Litigation. Mr. Wise started his legal career with Manches (London), before gaining experience at LIFFE in the investigation of malfeasance and fraud in the futures and options markets. Prior to joining MKS, Mr. Wise practiced at Healys (London). Mr. Wise has substantial experience in the investigation of fraud in the commodities markets, and he has acted for clients with interests in the Czech Republic, Kazakhstan, Moldova, Nigeria, the United States, the Middle East, and elsewhere.

CONFERENCE KICK START SPEAKER



Mr. Tim D. Keck is a best-selling author, a sought-after speaker, and an expert in performance under pressure. Mr. Keck uses true stories and improvisational humor to engage audiences at all levels. He has been quoted in publications from Newsweek to The New York Times and has made several appearances on national television.

Mr. Keck is a veteran of two (2) decades of crime-fighting, retiring from law enforcement as Chief of Police. He has taken what he learned about thriving in a high-stress, high-stakes profession and brought those lessons to the world of work. The results have been phenomenal.

Mr. Keck's *Bulletproof Teams* framework is a formula for success under stress. It is helping organizations develop strong teams composed of passionate people who love their jobs *and* the people they work with, ensuring a maximum performance culture. He has assisted organizations from L.A. to London and from Calgary to the Caymans. Clients include PepsiCo, Kimberly-Clark, Walmart Stores, Tyson Foods, Marriott, Arvest Bank Group, Oppenheimer Fund, Apex Tool Group, J.B. Hunt, Pratt & Whitney, Total Oil – Canada and many more. Mr. Keck now serves as Managing Partner at Performance Insights, LLC (a boutique management consultancy based in NW Arkansas),

CONFERENCE MODERATOR



Mr. Declan Hill is an investigative journalist, documentary maker and academic. He specializes in the study of organized crime and international issues. His recent book, *The Fix: Soccer & Organized Crime*, examined the corruption at the heart of international football and has become a best-seller in eight languages. Before he published *The Fix* he completed documentaries on the killing of the head of the Canadian mafia, blood feuds in Kosovo and ethnic cleansing in Iraq. He has also made documentaries in Kurdistan, Bolivia, India, Mexico, and Turkey. Mr. 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.