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**Liya Tembo**

Acting Director General of the Financial Intelligence Centre of Zambia

*She speaks to us about the support of the EU Global Facility to Zambia and the Regional conference on Beneficial Ownership held in Lusaka earlier this month.*

**“Money laundering is one of those crimes that knows no border.** You can have a situation where a corrupt activity happens in Zambia but the process of cleaning the proceeds of that corruption can happen anywhere: through an investment in Zambia, through an activity in Malawi, or even as far as the UAE.

The EU Global Facility on AML/CFT, along with ESAAMLG, are doing a lot to improve countries' capacity to combat these crimes. Just this year alone, Zambia has benefited from over three training from the EU Global Facility.

So, why do we need it? **Because learning never ends, neither does capacity building.** Because the way crimes are being

committed keeps evolving. And, with the rise of the digital era, it cannot be compared to the way money laundering crimes used to be committed many years ago.

But, apart from that, we are also all at different levels in the ESAAMLG region, even within one country like ours. In conferences like that of Lusaka, you find out that some institutions, like the Financial Intelligence Centre, might have some information concerning Beneficial Ownership, that other institutions could benefit from.

Therefore, the reason why we need to have more of these [regional] interactions is to make sure that we are harmonising our knowledge and our skills because, if we don't, there will be gaps. And when these gaps exist, that is what criminals take advantage of.

In conclusion, we need to make sure that, within the region, and the country, we are each following each other up

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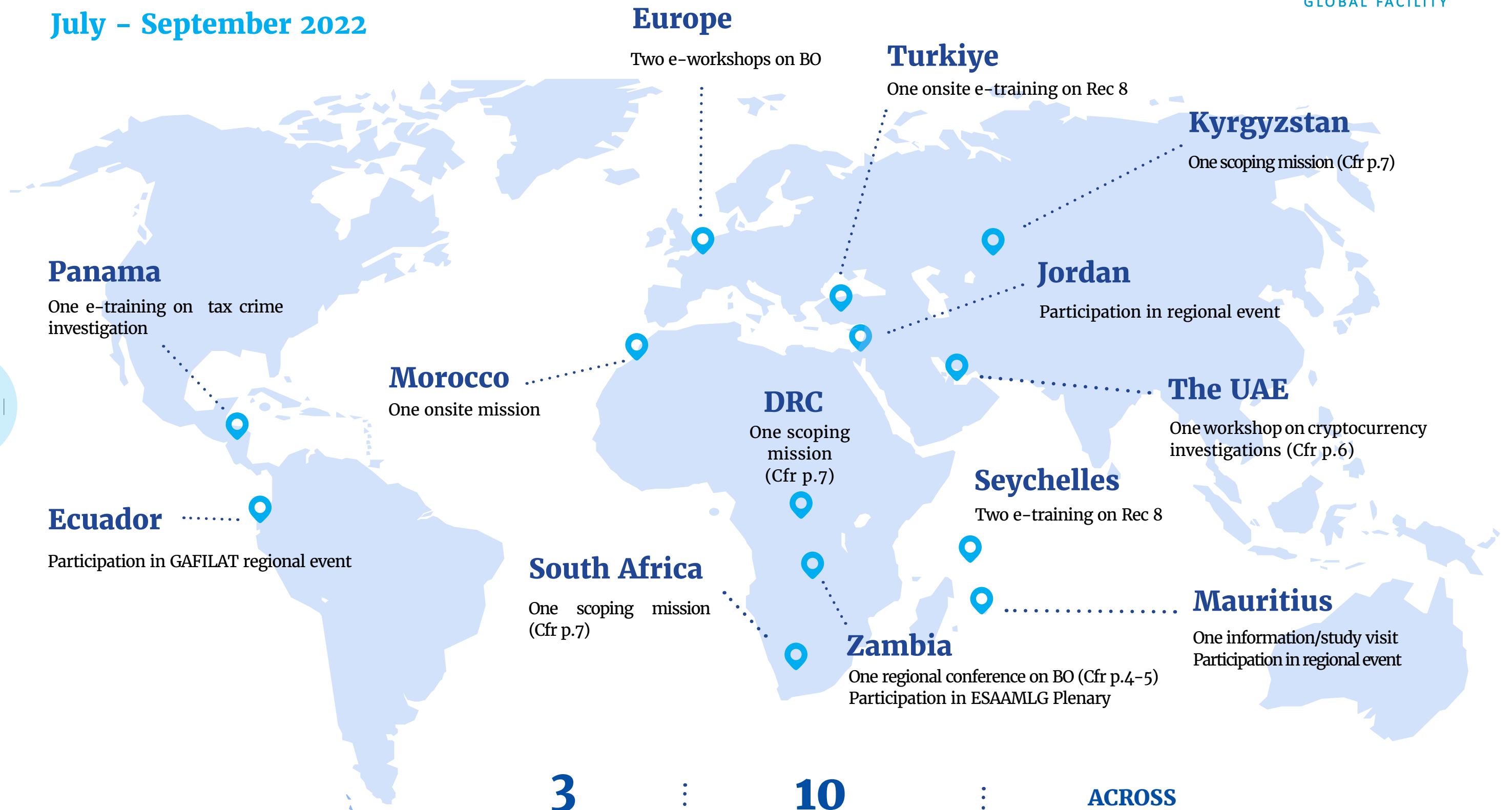
Long Read: The EU Global Facility in the Age of COVID-19

# Where we worked

July – September 2022



**EU AML/CFT**  
GLOBAL FACILITY



Over the last three months

**3**  
**SCOPING  
MISSIONS  
CARRIED OUT**

**10**  
**BILATERAL  
& REGIONAL  
ACTIVITIES  
ORGANISED**

**ACROSS**  
**4**  
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# Zambia

On 13–15 September 2022, the EU Global Facility on Anti-Money Laundering and Countering the Financing of Terrorism co-organised a regional event on Beneficial Ownership Registers, in collaboration with the Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLG) Secretariat and the Financial Intelligence Centre of the Republic of Zambia (FIC).

**Eighteen countries of the ESAAMLG region were represented by some 80 delegates, who praised the conference as "a very insightful event [that] tackled very timely and important subjects".**

**H**eld under the title “Regional Workshop on Enhancing Beneficial Ownership Frameworks: Evolving Technical Standard and their Effective Implementation”, the three-day event also witnessed the attendance of over 150 participants online, including representatives from the FATF and the World Bank's StaR initiative, among others.

In her opening remarks, Acting Director General of the FIC, Liya Tembo commended a “timely workshop that represents a key milestone towards improved systems to tackle corruption, tax evasion, money laundering and terrorism financing in the ESAAMLG region”. She emphasised the need for enhanced cooperation and shared BO Information related to financial and economic crimes, encouraging countries to “build systems and learn about what other countries are doing to change legislation, how they maintain accurate and update BO information and how this information should be shared with stakeholders in the value chain of AML/CFT regime.”

For his part, EU Global Facility Team Leader David Hotte, welcomed the participants, saying “it is particularly impressive to witness the attendance of so many countries, which shows African nations’ commitment to the enhancement of beneficial ownership frameworks within their respective jurisdictions. I am confident that these three days of exchanges will yield great results with regards to transparency of legal persons and legal arrangements.”

The workshop, which consisted of interactive exchanges and thematic presentations, aimed to allow participants to exchange best practices and further deepen their expertise on BO-related matters.

“Due to the current challenges faced by countries in understanding the issues of BO, the ESAAMLG is having 18 of its member countries participate in this important event aimed at building more awareness on how countries can comply with the Financial Action Task Force’s standards on BO and how to implement relevant measures. Our Secretariat is confident that the workshop will go a long way in assisting members to come up with effective systems to handle BO,” stated Expert Joseph Jagada from the ESAAMLG secretariat.

The conference is part of a series of technical assistance activities delivered by the EU GF-AML/CFT to third countries around the world. Demand driven and tailored made, the support is provided on a bilateral, regional and thematic basis. As of September 2022, the project has delivered bilateral assistance to 16 countries globally.

“... A timely workshop that marks a milestone towards improved systems to tackle corruption, tax evasion and ML/FT”

Liya Tembo  
Acting Director General of the FIC of Zambia

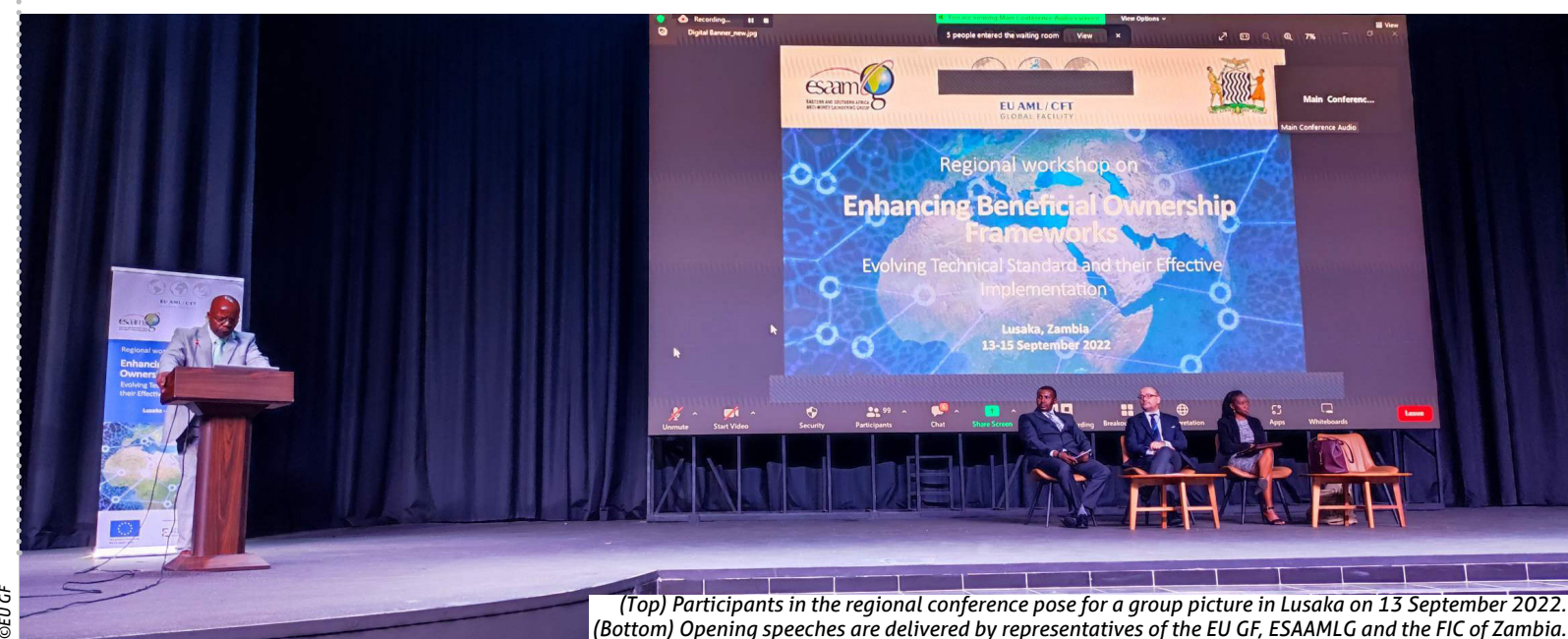


80  
participants  
onsite  
representing  
18  
African  
countries

## Topics tackled

- The FATF and Beneficial Ownership standards in evolution and the assessment of the implementation of R.24 and R.25
- The ESAAMLG Toolkit on Risk Assessment
- How can countries prepare and implement a successful risk assessment?
- Beneficial Ownership and the role and tools available to supervisors
- How can countries prepare for an evaluation on R.24, R.25 and IO5?
- Beneficial Ownership Registers as Competent Authorities, Beneficial Ownership Disclosure Frameworks and Complexity

150  
online attendees



(Top) Participants in the regional conference pose for a group picture in Lusaka on 13 September 2022.  
(Bottom) Opening speeches are delivered by representatives of the EU GF, ESAAMLG and the FIC of Zambia.



# Cryptocurrency Investigations

In July, the EU Global Facility and the United Arab Emirates organised a weeklong advanced training on Cryptocurrency Investigations, targeted at 50 individuals from the country's FIU, LEAs, Public Prosecution and Ministry of Interior and State Security.

**C**ommended by one of the FIU participants as "one of the best workshops attended in recent years" the training aimed to promote cooperation and support cross-functional expertise between various national competent authorities.

*"New technologies, products, and related services have the potential to spur financial innovation and efficiency and improve financial inclusion, but they also create new opportunities for criminals and terrorists to launder their proceeds or finance their illicit activities," explained EU GF Key Expert on Regulation/FIU Arnaud Stien, adding "virtual assets represent an attractive economic opportunity for jurisdictions, but also bring along a number of challenges and risks that must be understood and managed for their safe integration within a country's economy."*

Over the course of four days, sessions covered a wide range of topics, namely Introduction to cryptocurrencies,

Blockchain and Mining, the Darknet, Tracing Bitcoins, Seizure and Confiscation, Non Fungible Tokens and Policy Requirements, among others.

The training sought to enhance the skills and tools of relevant authorities in investigating virtual assets related concerns, notably by understanding the practical expectations to conduct such types of investigations.



*"Virtual assets are here to stay, whether you like them or not! In both ways, countries must be prepared to deal with them as a new way of doing things, it is a sort of digital finance compared to perhaps 'analog' finance," explains trainer Amr Rashed, adding "the activity was a very important step for participants to create a level playing field, especially as the UAE is being positioned as an important hub for virtual assets in the region. In the field of virtual assets, you are never an expert as everyday there is something new; so continuous learning is key to creating a well-regulated market."*

The training is part of a series of technical assistance activities delivered by the EU Global Facility to the UAE aimed at improving the country's AML/CFT frameworks. Started in April 2021, activities have focused on parallel investigations, the use of informants, turning intelligence into evidence, financial supervision, the judiciary and FIU core functions.



Participants in the 4-day advanced training on virtual assets held in Abu Dhabi, UAE. ©EU GF

# Scoping missions

**I**n order to receive technical assistance from the EU GF-AML/CFT, partner countries can submit requests for support to the EU Delegation in their country and/or to the European Commission headquarters. The European Commission then assesses requests and passes those which it finds most relevant on to the project team. Once received, the request is examined by the EU GF-AML/CFT, which conducts a scoping mission and proposes specific support activities tailored to the specificities and circumstances of the country.

## The DRC

In August 2022, the EU Global Facility conducted a scoping mission to the Democratic Republic of Congo. Over the course of three days, the team held exchanges with local authorities involved in the country's AML/CFT activities.

Starting with a meeting with the CENAREF, the discussions covered the objectives and expectations of the partner country, as well as an assessment of the state of play of AML/CFT reforms ongoing in the DRC.



In his opening speech, Team Leader David Hotte highlighted the importance of the close partnership with the African country and of the development of a sound and sustainable roadmap and workplan to support these reforms. *"These next few days will be crucial in understanding the needs of our partner state's institutions, including ministries, the Central Bank, etc while ensuring the absence of duplication of technical assistance provided by other partner projects,"* he stated.

The EU GF team also met with the EU Delegation to the DRC, where they discussed the modalities of the upcoming technical assistance.

## Kyrgyzstan

Conducted by our Key Expert on Justice/CSOs Mamuka Jgenti and Senior Expert Jens Madsen, the scoping mission to Kyrgyzstan aimed to assess the country's request for technical assistance with regards to AML/CFT.

After meeting with local stakeholders such as the State Financial Intelligence Service, the General Prosecutor, Ministry of Justice or the National Bank, the EU GF team held a coordination meeting with the EU-funded project LEICA in the premises of the EU Delegation.

## South Africa

On 1-6 August 2022, the EU Global Facility team, led by Team Leader David Hotte, conducted a scoping mission to Pretoria, South Africa.

In the presence of representatives of the EU Delegation to South Africa, Key Experts reviewed the current state of play with the South African counterparts, and discussed the needs expressed by the country with regards to AML/CFT technical assistance. The two parties also assessed the technical assistance steps to be taken accordingly.

*"We would like to commend our main interlocutor – the Financial Intelligence Centre (FIC) – for organising very interactive and productive initial interactions with most agencies responsible for the efficient functioning of AML/CFT system in the country,"* David Hotte noted, adding *"we are looking forward to working together, in close coordination with other EU-funded initiatives active in the region and South Africa, as well as other relevant TA providers."*



# Long Read

## The Global Facility steps forward – fighting money laundering and terrorist financing in the age of Covid

**B**ack in early 2020, when the Covid pandemic hit Europe, the EU's Global Facility was all set to launch a global programme of technical and training support to reduce money laundering and terrorist financing. A year later, while other development programmes stalled and despite severe lockdowns and a raft of travel restrictions, the team had delivered over a hundred training events reaching almost 2,500 participants.

The unfolding global pandemic demanded a major re-think by the EU's team of financial experts. "Plans we had made for travel and training events collapsed in front of our eyes. We realised we had to adapt quickly," said Global Facility team leader, David Hotte.

"As a team we came together in response to the pandemic. We planned and worked extra hard. We travelled, tested and met according to the rules. It didn't stop us carrying out our mission. We decided to create a whole new training strategy." The Global Facility changed to delivering a lot of its assistance through online activities so that towards the end of 2020 they were delivering 10 online activities each month. (see Figure 1)

When travel restrictions first started to bite the Global Facility had already built-up a pool of 50 experts which it could re-deploy towards online activities. Amongst the trainers and advisers were former and current investigators, judges, regulators, central bankers and civil society representatives from more than 20 countries around the world. These experts complemented the Facility's full-time staff based in Brussels who provide core expertise in anti-money laundering, covering regulation, law enforcement, judicial and civil society.

### Effective e-training – "1 week, 1 course, 1 group, 1 teacher, 1 country"

The Global Facility embraced the new reality of online connections and video conferencing. It procured video conferencing equipment and software to ensure smooth and reliable remote conferencing. From early 2020 the Global Facility started to develop an e-training syllabus. Eighteen months later the Global Facility had mined the collective knowledge of AML/CFT experts from around the world to create a catalogue of more than 120 training modules.

Topics reflect FATF's recommendations and outcomes, and include topical issues such as remittances and cash couriers, and the risk-based approach to supervision. Modules were created in multiple languages, ready to be deployed wherever they might be needed. Investing in an organised database of training material early on meant it could respond quickly such that it has been able to deliver training on average three weeks after receiving a request. At the same time, the Global Facility adapted to the limitations arising from training online. To retain focus and participation in training courses a method was adopted which meant the same group of participants from one country was matched to a single trainer and

Distribution onsite/online activities

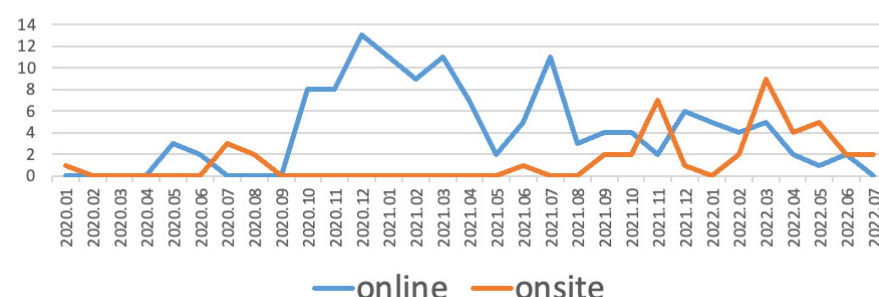


Figure 1 © EU Global Facility

kept to one main topic over the course of a week's training.

By May 2021 the Global Facility had supported 25 countries, both bilaterally and as participants in regional activities, with initial advice and assistance, following more than 30 scoping meetings with anti-money laundering authorities and regulators.



In January 2021, part of the EU Global Facility team attended the AML30000 certification ceremony of Enda Tanweel, a micro-financing institution supported by the project © EU Global Facility

### Innovating amidst a global pandemic – two pathways to success

The Global Facility sustained a global approach to its work despite the many challenges and travel restrictions posed by Covid. And, the Facility learned and refined its approach to training delivery during this period. The development in approach unfolded in two ways. First, by assigning specific Global Facility experts to coordinate with particular countries training and technical support could be efficiently assessed and designed through one point of contact. The coordinators developed assistance that might cover a variety of topics, tailored according to the needs of partner countries.

Delivering technical assistance that brings together those working in different sections of the penal chain has been an important innovation for the Global Facility. Bringing together experts who work in different parts of the justice system so that, for instance, investigators can understand the challenges and needs faced by judges trying money laundering cases. This approach bore fruit in Jordan. The Global Facility team travelled to the Middle East Kingdom in August 2021 to deliver joint law enforcement and judiciary training. Just as the Kingdom's 10 million population were experiencing a relaxation in Covid restrictions the Facility provided a three-day syllabus of training to more than fifty officials from law enforcement, the national judicial council and Jordan's financial intelligence unit. During 2021 Jordan was one of 12 countries that the Global Facility supported.

“By May 2021 the project had supported 25 countries...”

The second development came in building up a global network of experts who could share best practice amongst networks of officials and experts at a regional level. It was an approach that the Facility had envisaged prior to the pandemic but now it became of central importance to maintaining the pace



of programme delivery.

In August 2020, experts from the Global Facility quarantined for two weeks before delivering training to officials in Mauritius to strengthen their reporting of suspicious transactions, improve understanding of beneficial ownership and develop their compliance with international FATF standards. Yonesha Sahye, Head of AML/CFT at the Mauritian Ministry of Financial Services explained how the Global Facility supported her country's reforms, "The EU Global Facility team, through its wide network and expertise, was able to provide us with high calibre and prominent experts." Mauritius and Zambia both received support from the Global Facility and were removed from the FATF's "grey list" in late 2021.

Today, Mauritius is working with the Global Facility to share lessons learnt and hands-on experience in supporting other countries. Experts from Mauritius, who were trained before the Covid pandemic struck, have delivered training to Panama, Jordan, Jamaica and Zambia. "Mauritius is committed to sharing its experience and best practices with the countries in the region and beyond," says Yonesha. "We all have a common goal of protecting our financial services sector from illicit activities."

Despite all the constraints, extra hurdles and challenges the Global Facility stepped forward to deliver real impact during the Covid pandemic. Mauritius, previously evaluated by the FATF to be deficient in its implementation of recommendation 8, received support from the Facility and

## Continued ...

others, and was subsequently re-assessed as largely compliant in late 2021. Similarly, Botswana, Jamaica and Mongolia improved their compliance ratings according to the FATF, following support provided by the Global Facility.

Crime and money laundering did not stop during the pandemic. Indeed, there is evidence that the resulting surge in online transactions made due diligence more difficult, and increased money laundering risks. Every Euro will

count in rebuilding economies and societies around the world. Europol launched an intelligence sharing operation to prevent future fraud against EU recovery funds, and the European Union announced a comprehensive Action Plan to defend against money laundering and terrorist financing.

Together with other parts of the EU, the Global Facility has risen to the challenge of tackling money laundering and terrorist financing in the age of Covid.

## In Other News

### Morocco receives technical assistance on non-financial sector

In July 2022, a delegation from the EU Global Facility on AML/CFT went to Morocco to deliver technical assistance activities on AML/CFT, with a focus on the non-financial sector. Earlier this year, the Kingdom had formulated a request for support in the strengthening of its AML/CFT framework for the accountancy professions (chartered accountants and certified accountants), the legal professions (lawyers, notaries, adouls), dealers in precious stones/metals and traders in antiques/works of art, casinos and gambling establishments, as well as real estate agents.

In this context, a statement from the Ministry of Economy and Finance of Morocco and the National Financial Intelligence Authority noted: *"Morocco enjoys credibility and recognition from the international community for its effective commitment to the fight against terrorism and all forms of transnational crime. In this context, the Kingdom has made significant progress in AML/CFT, expressed through a high-level political commitment, and materialised through important achievements, particularly in the fields of legislation and regulation, operations as well as national coordination and international cooperation."*

*"In the long term, Morocco aspires to make its national system a regional model in this area, in line with the FATF recommendations and standards, but also in terms of effectiveness, consolidation of achievements and continuity of progress,"* it added.

### ESAAMLG appoints new Executive Secretary

The EU Global Facility on AML/CFT warmly congratulates Mrs Fikile Zitha for her appointment as new Executive Secretary of the Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLG). Mrs Zitha was appointed by the Council of Ministers of ESAAMLG at its 22nd meeting held in Livingstone, in September 2022.

The project also thanks Dr. Eliawony Kisanga, outgoing Executive Secretary, for his tireless efforts to strengthen ESAAMLG's work throughout the years and for the excellent co-operation he helped establish with the Global Facility.





EU AML / CFT  
GLOBAL FACILITY

# Coming Up

From July to September 2022, the EU GF-AML/CFT continued delivering technical assistance activities, expanding its geographical and thematic outreach. Here is a snippet of what is coming in the next two months:



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## Joint GAFILAT conference on BO

A regional conference on "BO Disclosure Frameworks and risk-assessment of corporate vehicles in the GAFILAT Region" will be co-organised with GAFILAT in November. It will gather country representatives from all over Latin and Central America.

## Joint workshop with CEPOL on Rec 8

A workshop will be co-organised with CEPOL, with the support of UNOCT, in Tunis. The event will be held under the title "Countering Financing Terrorism & Risk Assessment in the Non-Profit Sector"

## ML and Financial Crimes Investigation

A workshop on money laundering and financial crimes investigation will be carried out in Abu Dhabi in November, targeted at representatives of the penal chain of the UAE. It constitutes the follow-up of an initial activity held in Jordan in 2021.





THE EUROPEAN UNION'S GLOBAL FACILITY ON  
**ANTI-MONEY LAUNDERING AND  
COUNTERING THE FINANCING OF TERRORISM**

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