



**PRESENTS**

**BELIZE'S FIRST ANNUAL**  
**AML/CFT**

**Anti-Money Laundering & Combatting  
the Financing of Terrorism**

**CONFERENCE**

**FEBRUARY 14<sup>TH</sup> & 15<sup>TH</sup>, 2023**

River Hall | Best Western Plus Belize Biltmore Plaza  
3.5 Miles Philip Goldson Highway | Belize City

**IN PARTNERSHIP WITH**



# MEET OUR HOST



Kalilah Reynolds is an award-winning business and finance journalist, financial educator, and entrepreneur.

After serving twenty years in television and radio in Jamaica and her native Belize, Kalilah launched Kalilah Reynolds Media (KRM) in 2020. KRM creates financial news and educational content for social media. Its mission is to help people create and maintain personal wealth and prosperous economies by making business and finance easy to understand.

Kalilah is the creator and Executive Producer of Jamaica's most influential business talk show, Taking Stock, with over 2 million views on YouTube.

She is a published author of two books, and has an M.A. in Communications Studies from the University of the West Indies Mona, and a B.A. in Journalism from Fordham University in New York City, both with distinction.

She's also a mom of three beautiful children, and wife to the world's best husband.

## CONFERENCE THEME

*“The shared responsibility of combatting financial crimes - there's a role for everyone”.*

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**C O N F E R E N C E**

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# MESSAGE FROM THE CHAIRMAN



Kent D. Clare  
Chair, National Anti-Money Laundering Committee

It is my distinct pleasure to welcome you to the National Anti-Money Laundering Committee's (NAMLC) first presentation of its Annual Anti-Money Laundering and Combatting the Financing of Terrorism Conference (AML/CFT). NAMLC is leading Belize's participation in international efforts against money laundering, terrorist financing and the financing of proliferation of weapons of mass destruction. A critical part of that task is engaging Belize's AML/CFT stakeholders with the international standards, best practices, and emerging areas of concern in the AML/CFT space. It is important that Belize remains vigilant of its identified risk areas noted in the 2020 ML and TF risk assessment. Enhancing coordination and cooperation to support economic development through an effective AML/CFT framework requires constructive and robust discussions. It is in pursuit of this objective, that NAMLC is presenting this inaugural conference.

This conference is hosted under the theme *"The shared responsibility of combatting financial crimes - there's a role for everyone"*. Simply put, every stakeholder's engagement will get Belize closer to its national objective of supporting a robust and dynamic economy while safeguarding it from illicit finance. This event targets a wide variety of domestic public and private sector stakeholders. NAMLC is happy for all your participation and encourages you to embrace the opportunity to network and engage with each other, as well as the dynamic and experienced cadre of presenters. This conference intends to carve the way for greater avenues of public-private sector partnerships; mechanisms, which have proven increasingly critical to a truly adaptive framework. It is my hope that you take advantage of this opportunity, and that you continue to partner with us to deepen our collective awareness and refine our approaches.

NAMLC takes the special opportunity to thank our US Government, Department of State Bureau of International Narcotics and Law Enforcement Affairs (INL) Colleagues for supporting and sharing our vision of realizing this event. INL's has once again demonstrated its unwavering commitment to Belize and our regional vision.

Once again, welcome!



# MESSAGE FROM UB



Dr. Vincent Palacio  
President  
The University of Belize

It is indeed a pleasure and an honor to welcome you to Belize's First Annual Anti Money Laundering and Countering Financing of Terrorism Conference. The University of Belize (UB) is delighted to be a co-sponsor of this two-day event.

We are extremely proud of the role the national university, is and will, continue to play in transferring knowledge, in offering training and certification courses for our Belizean professionals; in conducting relevant research in the field of banking and finance; and in providing a channel through which key policy and regulatory agencies such as the Financial Intelligence Unit and The Financial Services Commission can fulfill some aspects of their mission.

It has been our vision at the university to establish the UB Institute of Banking and Finance, and to play a strategically important role in ensuring that local certification programs based on global best practices are available to those that require compliance training and certification. The University of Belize is mandated to address issues of national relevance and the economy and finance landscape is critically important to Belize's growth and development. We take this role seriously and will work diligently with our strategic partners to deliver on our mission as being catalysts for change.

On behalf of the national university, your university, I would like to extend a warm Black Jaguar welcome to the AML/CFT conference.



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**CONFERENCE**

**AGENDA**

**DAY 1 | FEBRUARY 14<sup>TH</sup>, 2023**

8:30 AM – 9:00 AM Registration

**OPENING CEREMONY**

|                    |   |   |
|--------------------|---|---|
| 9:00 AM – 9:08 AM  | Opening Remarks                         | <b>Host - Mrs. Kalilah Reynolds</b><br><i>Financial Journalist and Entrepreneur</i>                                       |
| 9:08 AM – 9:15 AM  | National Anthems – USA & Belize         |   |
| 9:15 AM – 9:25 AM  | Welcome Remarks                         | <b>Kent Clare</b><br><i>Director, Financial Intelligence Unit (FIU)</i>   |
| 9:25 AM – 9:35 AM  | Special Guest Speaker                   | <b>H.E. Michelle Kwan</b><br><i>Ambassador of the USA</i>   |
| 9:35 AM – 9:45 AM  | Keynote Address                         | <b>Hon. Christopher Coye</b><br><i>Minister of State in the Ministry of Finance, Economic Development, and Investment</i> |
| 9:45 AM – 9:50 AM  | Closing Remarks                         | <b>Dr. Vincent Palacio</b><br><i>President, University of Belize</i>  |
|                    | END                                     |   |
| 9:50 AM – 10:20 AM | EXIT OF SPECIAL GUESTS/<br>COFFEE BREAK |   |

## BENEFICIAL OWNERSHIP OF LEGAL PERSONS & ARRANGEMENTS

|                     |   |   |
|---------------------|---|---|
| 10:20 AM – 10:50 AM | International Standards on the Transparency of Legal Persons and Arrangements | <b>Lisa Bostwick</b><br><i>World Bank</i>   |
| 10:50 AM – 11:05 AM | Belize: A Modern Companies Registry   | <b>Claude Haylock</b><br><i>Director General, Financial Services Commission</i>                 |
| 11:05 AM – 11:20 AM | Private Sector Experience   | <b>Reynaldo Magaña</b><br><i>President, Belize International Financial Services Association</i> |
| 11:20 AM – 11:35 AM | Q&A   |   |

## ASSET TRACING & RECOVERY

|                     |  |  |
|---------------------|--|--|
| 11:35 AM – 11:55 AM | Effective Asset Recovery Regimes - Requirements, Tools, and Challenges | <b>Dr. Oscar Solórzano</b><br><i>Basel Institute on Governance</i> |
| 11:55 AM – 12:15 PM | Tracing Cyber Assets   | <i>Financial Crimes Enforcement Network (FinCEN)</i>               |
| 12:15 PM – 12:25 PM | Q&A  |  |
| 12:25 PM – 1:25 PM  | LUNCH & NETWORKING   |  |

## UNDERSTANDING ML & TF RISKS

|                   |  |  |
|-------------------|--|--|
| 1:25 PM – 1:55 PM | The Role of Enterprise Risk Assessments - Best Practices                         | <b>Derek Benjamin</b><br><i>Office of National Drug and Money Laundering Policy; Antigua &amp; Barbuda</i> |
| 1:55 PM – 2:15 PM | Reflections on Belize's National Risk Assessment and Updating that Understanding | <b>Kent Clare</b><br><i>Director, Financial Intelligence Unit (FIU)</i>                                    |
| 2:15 PM – 2:30 PM | Q&A  |  |

## TRADE-BASED MONEY LAUNDERING INDICATORS

2:30 PM – 3:00 PM

Trade-Based Money Laundering  
– Understanding TBML and  
Improving Surveillance

**David Kane**

*World Customs Organization*

3:00 PM – 3:10 PM

Q&A

3:10 PM – 3:25 PM

COFFEE BREAK

## PROLIFERATION FINANCING

3:25 PM – 3:55 PM

Proliferation Financing and  
Sanctions Implementation: What  
are the Roles, Responsibilities,  
and Obligations of Reporting  
Entities

**Andrew Dalip**

*Mutual Evaluation Consultant*

3:55 PM – 4:05 PM

Q&A

## ANTI-CORRUPTION STRATEGIES

4:05 PM – 4:35 PM

Corruption and Money  
Laundering – The Relationship  
between Anti-Corruption and  
Anti-Money Laundering Efforts

**Brett Sagel**

*DOJ/OPDAT*

4:35 PM – 5:05 PM

Investigating the Laundering of  
Illegal Wood and Timber in Peru  
by Employing an Anti-Corruption  
Strategy

**Paul Hackett**

*UNODC*

5:05 PM – 5:20 PM

Q&A

5:20 PM – 5:30 PM

CLOSING



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**AGENDA**

DAY 2 | FEBRUARY 15<sup>TH</sup>, 2023

8:00 a. m. – 8:30 AM Registration

**OPENING SESSION**

8:30 AM – 8:40 AM Welcome Remarks and Recap of Day 1  
**Host - Mrs. Kalilah Reynolds**  
*Financial Journalist and Entrepreneur*

**PUBLIC PRIVATE PARTNERSHIPS**

8:40 AM – 9:10 AM Bridging the Gap Between the Public and Private Sectors - Public Private Partnership Mechanisms; Fostering Information Sharing for Successful AML/CFT Investigations  
**Michelle Martin**  
*ComplianceAid*

9:10 AM – 9:20 AM Q&A

**DIGITAL LANDSCAPE**

9:20 AM – 9:40 AM Risk and Opportunities Associated with Blockchain Technology (Digital Currency)  
**Jeremy Stephen**  
*Economic Consultant*

9:40 AM – 10:20 AM Understanding Virtual Assets and Cybercrime Risks Related to Virtual Assets  
**Lisbeth Carley**  
*Special Agent, USS/DHS*

10:20 AM – 10:30 AM Q&A

10:30 AM – 10:45 AM COFFEE BREAK

## DE-RISKING & IMPROVED SURVEILLANCE

|                     |   |  |
|---------------------|---|--|
| 10:45 AM – 11:05 AM | Correspondent Banking, De-risking, Financial Inclusion – Effects on the Financial System and the Formal Economy | <b>Kareem Michael</b><br><i>Governor, Central Bank of Belize</i>   |
| 11:05 AM – 11:25 AM | Turning back the Clock on the De-risking Phenomenon   | <b>Derek Benjamin</b><br><i>Office of National Drug and Money Laundering Policy; Antigua &amp; Barbuda</i> |
| 11:25 AM – 11:45 AM | De-risking – Effect on the Private Sector   | <b>Filippo Alario</b><br><i>Executive Chairman &amp; CEO, Belize Bank Limited</i>                          |
| 11:45 AM – 12:00 PM | Q&A   |  |
| 12:00 PM – 1:00 PM  | LUNCH & NETWORKING  |  |

## DRUG TRAFFICKING RISKS & RESPONSE: HIGH-RISK GEOGRAPHICAL AREAS, INTELLIGENCE & SUPPLY REDUCTION EFFORTS

Moderator: Kent D. Clare, Director FIU

|                   |  |   |
|-------------------|--|---|
| 1:00 PM – 1:20 PM | ML Risks Related to Drug Trafficking   | <i>Financial Crimes Enforcement Network (FinCEN)</i>  |
| 1:20 PM – 2:05 PM | Current Drug Trafficking Threats Panel | <b>Chester Williams</b><br><i>Commissioner, Belize Police Department</i><br><b>Elton Bennett</b><br><i>Rear Admiral, Belize Coast Guard</i> |
| 2:05 PM – 2:20 PM | Q&A                                    |   |
| 2:20 PM – 2:35 PM | COFFEE BREAK                           |   |

## AML RISKS RELATED TO TRAFFICKING IN PERSONS

|                    |   |   |
|--------------------|---|---|
| 2:35 PM – 2: 55 PM | Understanding the Money Laundering Risks related to Human Trafficking and Human Smuggling | <b>Gastón Schulmeister</b><br><i>Director of the Department against Transnational Organized Crime (DTCO), OAS</i> |
| 2:55 PM – 3: 15 PM | Human Trafficking and Human Smuggling: The Belize Perspective                             | <b>Tanya Santos</b><br><i>CEO Ministry of Human Development, Families &amp; Indigenous Peoples' Affairs</i>       |
| 3:15 PM – 3: 25 PM | Q&A   |   |
| 3:25 PM – 4:25PM   | Regulatory Round-Up<br>Moderator: Michelle Martin, ComplianceAid                          | <i>Conference Presenters</i>  |
| 3:25 PM – 4:40PM   | Q&A   |   |
| 4:40 PM – 5:00 PM  | CLOSING and EVALUATION  |   |

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# THANK YOU

*The National Anti-Money Laundering Committee  
and the University of Belize express their  
sincere gratitude to the host, presenters and  
U.S. Government for their significant contribution  
to the success of this conference.*

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## LISA BOSTWICK

*Senior Financial Sector Specialist, World Bank Group*



**WORLD BANK GROUP**

Ms. Bostwick is a Senior Financial Sector Specialist with the World Bank Group, and focuses her work on assisting developing countries and financial centers to prevent the laundering of the proceeds of corruption and to facilitate more systematic and timely return of stolen assets. Ms. Bostwick leads technical assistance and capacity-building programs in the areas of asset recovery and anti-money laundering. Previously, she represented the World Bank Group at the Caribbean Financial Action Task Force (CFATF), and has led technical assistance in conducting national assessments of money laundering and terrorism financing risks in 15 CFATF member jurisdictions.

## CLAUDE B.F. HAYLOCK

*Director General and Deputy Chairman, Financial Services Commission, Belize*



Mr. Claude B.F. Haylock was appointed as Deputy Chairman and Director General of the Financial Services Commission (the “FSC”) of Belize on September 1, 2017.

A national of Belize, Mr. Haylock previously served in senior roles in the Central Bank of The Bahamas, as well as a number of advisory and diplomatic roles. During his tenure at the Central Bank of The Bahamas, Mr. Haylock managed a team of regulatory specialists that developed supervisory and regulatory guidance/policies on banking and financial sector risks. Mr. Haylock’s expertise is in policy analysis, diplomacy, trade and economic policy, finance/regulatory affairs, and international development. He specializes in corporate governance arrangements, transparency and cross-border regulatory cooperation and developing and implementing strategies that mitigate risks in the financial sector. As the current Director General of the FSC, Mr. Haylock provides oversight of the regulation and supervision of the “non-bank” financial services sector in Belize. He also serves as the Registrar of Companies, and Registrar of Merchant Shipping. In addition, since 2017 he has coordinated Belize’s response to international tax issues emanating from the OECD and the EU and serves as Belize’s competent authority for the Exchange of Information on Requests (EOIR). Mr. Haylock holds a master’s degree in Public and International Affairs from the University of Pittsburgh, and a Bachelor of Arts Degree in International Relations from Knox College in Galesburg, Illinois.



## REYNALDO MAGAÑA, MBA, CPA, CFE

*President, Belize International Financial Services Association*

Reynaldo is an accomplished professional auditor and accountant and has gained 20 years overall experience in audit, tax, accounting, business valuation, forensic auditing, and business advisory field. Reynaldo has been instrumental in the transformation of a local practice previously known as R F Magaña & Associates (2004-2011) into an internationally renowned Audit and Accounting Service provider - Moore Belize LLP. Additionally, since 2006, Reynaldo through an affiliate enterprise, is fully vested in the International Financial Services (IFS) Industry in Belize and has contributed to the overall growth of the Sector since that time. He earned a Bachelor's Degree in Business Administration / Accounting from the University of Detroit Mercy and a Master's in Business Administration Degree (MBA) with a concentration in Finance and Accounting from Regis University. Reynaldo is currently appointed as Commissioner to the International Financial Services Commission (IFSC), Chairman of the Investment Committee of the Social Security Board of Belize, Director of the Belize Tourism Board (BTB) and President of the Belize International Financial Services Association (BIFSA).



## OSCAR SOLORZANO

*BASEL Governance*

Oscar Solorzano is the director of the Latin American office of the Basel Institute on Governance and a senior asset recovery specialist at the International Center for Asset Recovery (ICAR), where he has been working since 2012. Oscar holds a bachelor's and master's degree in law from the University of Fribourg (Switzerland) and completed his doctoral studies at the University of Geneva, where he also worked as a university lecturer until 2012. In 2019, Oscar obtained a law degree from the Pontificia Universidad Católica of Peru and was admitted to the bar.

Since joining ICAR, Oscar has been involved in a number of high-profile international corruption and asset recovery cases in Latin America. With his team, Oscar Solorzano provides technical assistance to ICAR's beneficiary countries in the development and execution of various legal strategies aimed at recovering assets, including working with judicial and political authorities in an international context.



## **DEREK J. BENJAMIN**

*Manager, Financial Compliance Unit, ONDCP, Antigua.*

Mr. Derek J. Benjamin is the Manager and Senior Financial Examiner of the Financial Compliance Unit at the Office of National Drug and Money Laundering Control Policy (ONDCP-FCU), Antigua. In this capacity, he oversees the Anti-Money Laundering / Counter Financing of Terrorism (AML/CFT) supervision of thirty-one (31) financial sectors (domestic and international) licensed and/or operating in Antigua and Barbuda. Mr. Benjamin commenced working at the ONDCP in 2006, first as a financial analyst in the Financial Intelligence Unit (ONDCP-FIU) before moving to the ONDCP-FCU in 2012. Mr. Benjamin joined the ONDCP with over 20 years' experience working in the domestic banking sector and he is a Certified Anti-Money Laundering and Financial Crimes Prevention Specialist (CAMS and CAMLFC) and a certified Caribbean Financial Action Task Force (CFATF) Financial Examiner having served as a member of the CFATF 3rd Round Mutual Evaluation team to Belize. Additionally, he has pursued formal training and is certified in the areas of Risk Management, Cyber Crime Detection and AML/CFT Compliance.

Mr. Benjamin believes that life is a continuous path of knowledge and has a keen interest in ML/TF trends and typologies, a subject area in which he is always eager to learn and share. As a husband for over 33 years and the father of 3 young adults, Mr. Benjamin believes in commitment and strong family values, qualities which he asserts should also be reflected in one's professional career.



## **KENT D. CLARE**

*Director, Financial Intelligence Unit, Belize*

Kent Clare is the current Director of the Belize Financial Intelligence Unit (FIU), having taken up this position on October 11, 2016. The FIU is mandated to interdict financial crimes in Belize, in particular money laundering and terrorism financing. The Unit also provides technical resourcing to anti-corruption efforts and the Director was a member of the Project Board that oversaw the implementation of the United Nations Convention Against Corruption (UNCAC) in Belize. As Director, he sits as the Chairman of the National Anti-Money Laundering Committee, an advisory board primarily charged with providing advice to the Government of Belize on the implementation of the international standards and best practices as it relates to AML/CFT in Belize. Prior to his appointment as

Director, Kent was Commissioner of Income Tax from 2011 until 2016. In this role, he was an integral part of the technical team that allowed Belize to successfully navigate its way through both rounds of the Exchange of Information on Request protocols that were mandated by the OECD's Global Forum at the time.

Kent holds a Bachelor of Science in Accounting from the University of Belize and a Master's in Professional Accounting from Colorado State University. He is happily married, the father of three boys and serves as an elder in his local church, the New Testament Church of Belize.



## **DAVID KANE**

*Project Coordinator, World Customs Organization AML/CTF Programme*

David Kane is the Project Coordinator of the WCO Anti-Money Laundering (AML) and Counter-terrorism Financing (CTF) Programme. He was assigned to the WCO from 2017 through August 2022, as the U.S. DHS - Homeland Security Investigations (HSI) Technical Attaché. He retired from his special agent/criminal investigator position on September 30, 2022 and assumed the position of AML-CTF Programme Project Coordinator at the WCO on October 1, 2022. In the dual role of AML-CTF Programme Director and HSI Attaché, Mr. Kane created the WCO AML-CTF Program in 2018 and conceptualized and created Project TENTACLE, the primary WCO AML-CTF capacity building and operations effort. He conceptualized and created Project OCTAGON, a three-prong capacity building and operational effort to assist customs services, police services and financial intelligence units, worldwide. Mr. Kane is responsible for all AML-CTF efforts at the WCO, to include collaborative endeavours with WCO partners (e.g. FATF, Egmont Group, INTERPOL and the United Nations), and is the WCO Liaison to INTERPOL. From 2017-2020, David oversaw all WCO Customs Intelligence capacity-building efforts. Mr. Kane also conceptualized and created the Customs-FIU Cooperation Handbook along with colleagues at the Egmont Group of Financial Intelligence Units.

Mr. Kane began his law enforcement career in 1997 as a U.S. Customs Service (USCS) Special Agent under the Department of Treasury. He predominantly focused on money laundering and terrorism financing investigations, and also served four years on the Baltimore-Washington High Intensity Drug Trafficking Area Task Force. David holds two master's degrees in Strategic Security Studies (National Defense University) and in International Transactions (George Mason University); and a dual bachelor's degree in Government and Politics/German Language and Literature (George Mason University).



## **ANDREW DALIP, JR.**

*Attorney-at-Law and Consultant in AML/CFT/CFP and Environmental Law*

Andrew Dalip, Jr. is an attorney-at-law and consultant in AML/CFT/CFP and environmental law. Special Legal Advisor to three Attorneys General, Andrew led the development and implementation of targeted financial sanction mechanisms under UN Security Council Resolutions and piloted Trinidad and Tobago's first entry on the UN ISIL, Da'esh and Al-Qaida global sanctions list. Andrew served as Deputy Chair, T&T's National Anti-Money Laundering Committee and Chair of CFATF's Planning Committee, which developed CFATF's strategic plan and Mutual Evaluation Execution plan. Andrew is a Certified Assessor under FATF's 4th Round Methodology, with deep experience in the Mutual Evaluation, Enhanced Follow-up and International Co-operation Review Group (ICRG) Processes. He holds the CAMS, Certified Global Sanctions Specialist and Advanced CAMS-Audit designations. After declining the position of CFATF's Deputy Executive Director, he worked with national authorities to successfully remove T&T from the FATF "Grey List". He now advises national authorities on FATF compliance, including preparing for mutual evaluations; conducting national risk assessments; enhanced follow-up; and the ICRG process. He also consults for multinational organizations on environmental law.



## **BRETT SAGEL**

*DOJ/OPDAT, USA*

Brett Sagel is a federal prosecutor for the United States Department of Justice, specifically, he is an Assistant United States Attorney in the U.S. Attorney's Office for the Central District of California. Mr. Sagel has been a federal prosecutor since 1999, after being hired into the Department of Justice as part of the Attorney General's Honours Program, and joined the U.S. Attorney's Office in California in 2004. Mr. Sagel primarily investigates and prosecutes complex, white-collar and corruption offences, and has tried more than 20 jury trials, many of which were multi-week – several were multi-month – trials, and has handled approximately 20 appeals. Recently, Mr. Sagel led the prosecution of celebrity attorney Michael Avenatti for embezzling millions of dollars from his clients and for various other fraud-related offences, which resulted in a 14-year sentence and an order of restitution of over \$10 million. Mr. Sagel also was the lead prosecutor in trial that resulted in the conviction and 66-month sentence of Michael Carona, the-then Sheriff of Orange County, and convictions of two of Carona's Assistant Sheriffs. In 2011-2012, Mr. Sagel served



as the DOJ's Intermittent Legal Advisor for Belize, Guyana, and Suriname providing technical assistance and training to police, prosecutors, judges, and others. Mr. Sagel is a regular lecturer at the National Advocacy Center for various courses including trial advocacy, public corruption, and white-collar crime and has also provided training on numerous topics on behalf of the US Department of Justice in China, Indonesia, Bangladesh, and Nepal. Mr. Sagel received his undergraduate degree from the University of Michigan and received his juris doctorate from The George Washington University School of Law.



## **PAUL HACKETT**

*AML/CFT Advisor, United Nations Office on Drugs and Crime (UNODC)*

Paul Hackett was born and raised in Chicago. He enlisted in the US Army after high school, where he worked as a military police officer in West Germany and then Alabama. Later after graduating college from the University of Illinois at Urbana-Champaign with a BS in Accountancy, he became a Chicago Police Officer for a year. He then joined the Drug Enforcement Administration in 1991, where he worked for almost 25 years in seven different DEA offices in United States, South America and Central Asia. Paul then retired from DEA in 2016 and was hired at a Chicagoland-based accounting firm for 1 1/2 years, and then moved to the Washington DC area, where he was employed as a Senior Financial Investigator from 2017 to 2019 for Professional Risk Management, Inc in support of DEA's Special Operations Division in Chantilly, Virginia. In December 2019, Paul was hired by UNODC and reported to the Lima, Peru office, where he has worked for the last three years as an AML/CFT Advisor for the Law Enforcement Assistance Programme to reduce tropical deforestation or LEAP programme.



## **MS. MICHELLE MARTIN**

*Chairman & CEO, ComplianceAid & AMLFC Institute*

Ms. Michelle Martin is Chairman & CEO, ComplianceAid, AMLFC Institute and theList.pro. She possesses over twenty-nine years of experience in banking, credit unions, insurance, other financial industries, DNFBPs, regulatory compliance, public and private accounting. She is a Certified Anti-Money Laundering & Financial Crimes Prevention Professional (CAMLFC) and Certified Anti-Money Laundering Specialists (CAMS).

Ms. Martin is founder of the Anti-Money Laundering and Financial Crimes Institute (AMLFC Institute). During the past few years; Ms. Martin was an invited speaker at 71 Conferences/Seminars in 63 countries where 41,000+ Financial Industry executives were educated on Anti-Money Laundering (AML), Counter Financing of Terrorism (CFT), Counter Financing of Proliferation (CFP), Financial Crimes Prevention (FCP), FinTech, Cryptocurrency, Foreign Account Tax Compliance Act (FATCA)/Common Reporting Standard (CRS), De- Risking, Enterprise Risk Management, Corporate Governance and Ethics & Cybersecurity topics. Ms. Martin has trained over 2,000 Senior Public Officials, Members of Parliament and Ministers from the Americas. She developed and implemented over 100 Risk-Based AML/CFT/CFP Policies, Procedures and Risk Assessment Program for Financial Institutions active in multi-jurisdiction that led to uniform risk mitigating procedures designed to detect, deter, prevent for compliance with laws and regulations of 31 countries. She also contributed with 93 mainstream media to produce reports on Anti-Money Laundering and Financial Crimes issues directed toward the general public or business community. Ms. Martin instituted the customer risk rating system of a top U.S. Bank with a customer base of 7.5 million and coordinated an enhanced due diligence (EDD) remediation project of all high-risk customers. Ms. Martin holds a Bachelor in Accounting and a Master in Accounting Information Systems from the Florida International University.



## **JEREMY STEPHEN**

*Economic Consultant*

Mr. Jeremy Stephen has extensive experience in private equity and economic consulting in the region and in Barbados. He is a former President of the Barbados Economics Society and his core consulting specialities include corporate advisory; management of internal and external financial monitoring systems, financial due diligence; economic analysis; economics of cryptocurrencies, fundraising, and web app development. He has provided financial consultancy and business advisory services to the Government of Barbados; the Caribbean Development Bank; the Inter-American Development Bank; the Nation Corporation Inc; the Caribbean Media Corporation (CMC); the Barbados Agricultural Development and Management Corporation (BADMC); May Pines Consulting; Invest Caribbean Now; Alpha Banco de Inversion; and the Craane Group (Merill Lynch) amongst others.



## LISBETH CARLEY

*USS/DHS, Cyber Investigations Squad*

Special Agent Lisbeth Carley reported to the Miami Field Office in September 2019 and is currently a Criminal Investigator assigned to the Cyber Investigations Squad. SA Carley works Financial Fraud, Money Laundering, Cyber Fraud Investigations, and Crypto Thefts. SA Carley is a member of the Network Intrusion Responder Team and Mobile Wire Tracking Investigations Team. She has extensive experience leading investigations and collaborating with other law enforcement agencies. Additionally, SA Carley works security and logistic assignments during domestic and foreign travel. Prior to joining the United States Secret Service, SA Carley leverages 10 years of experience in the private sector with focus in Money Laundering, Fraud, Loss Prevention, and Insider Threat Investigations. SA Carley has global experience assisting clients with complex investigations and risk management matters. SA Carley worked as a Financial Fraud Investigator at “Big Four” accounting firms. SA Carley earned a master’s degree in Administrative Science with a focus in Global Security & Forensic Administration from Fairleigh Dickinson University. Master’s Degree of Legal Studies from Harvard University with a focus on Government & White-Collar Crimes, and a Bachelor of Science in Management from Kean University.



## KAREEM MICHAEL

*Governor, Central Bank of Belize*

Mr. Kareem Michael has held the role of Governor of the Central Bank of Belize since December 2021. Mr. Michael holds a Master of Public Administration Degree from the Programme in Economic Policy Management at the School of International and Public Affairs, Columbia University, New York and a Bachelor of Business Administration Degree, Economics major, from the School of Business Administration, Valdosta State University, Georgia (1999).

Mr. Michael joined the Central Bank’s family in 2000 as a Monetary Economist in the Research Department. Six years later, Mr. Michael would lead the development of a Statistical Unit, a nit he oversaw until his promotion to Deputy Director in the Research Department in 2008. Mr. Michael held the latter position until his resignation from the Central Bank in 2014 to take up the position of Senior Business Analyst at Belize

Electricity Limited, a position he held until his appointment as Deputy Governor in November 2017. With two international bank failures in close succession, Mr. Michael was asked to serve as Liquidator of Choice Bank Limited from July 2019 to January 2020. Thereafter he returned to the Central Bank as one of two Deputy Governors with purview over the Financial System Supervision Department, Research Department, and Compliance Unit of the Bank in February 2020 until his appointment as Governor. Mr Michael aims is to utilize economic, statistical, and strategic management skills in the design, implementation and analysis of policies that are crucial to unlocking growth and reducing poverty in Belize.



## FILIPPO ALARIO

*Chairman and CEO, Belize Bank Limited and Belize Bank International Limited*

Mr. Filippo Alario is the Chairman and CEO of the Belize Bank Limited and Belize Bank International. Mr. Alario previously held the position of Deputy Chief Executive Officer and Chief Risk Officer of the Belize Bank where he was responsible for strategic leadership of the Bank's risk management framework, including policy setting, governance and reporting. Throughout his 28 years banking career, Mr. Alario has held several executive management positions at leading international and regional financial institutions in the Caribbean. He has a wealth of experience in the areas of Corporate and Investment Banking, Capital Market, Risk Management, and Compliance.



## CHESTER WILLIAMS

*Commissioner of Police, Belize*

Commissioner of Police, Mr. Chester Williams has been with the Belize Police Department for the past 30 years, protecting and serving the citizens of Belize. He is diligent and committed to his legal and policing profession. During his time with the Department, Mr. Williams obtained his Associates Degree in Criminal Justice in 2009 from St. John's Junior College; then his Bachelor of Law from the University of the West Indies in Barbados and thereafter; his Certificate of Legal Education from Norman Manley Law School in Kingston Jamaica. Upon completion of his Law Degree, he returned to the Belize Police Department where he assumed command as Ag. Officer Commanding Eastern Division, Belize City. His

goal is to foster good relations with all the residents, working together to decrease the crime rate and improve the overall performance of the Police Department. Mr. Williams has always played a leadership role throughout his policing career which gave him the name “little giant”.

On January 9, 2019 Williams was appointed Commissioner of Police. He is the youngest and the first attorney-at-law to be appointed Commissioner of Police in Belize. As the Commissioner, he is focusing on unifying the Department and working closely with the public to enhance the public’s trust and confidence in the Department. His main priority is to reduce the country’s crime rate, especially the murders which are plaguing the country, particularly in Belize City. Mr. Williams lives in Belize City where he is raising his two children. In his personal time, he enjoys reading, fishing and playing basketball.



## **REAR ADMIRAL ELTON BENNETT**

*Commandant, Belize Coast Guard*

Rear Admiral Lower Half Elton Bennett was appointed as Commandant of the Belize Coast Guard on 28 November 2019. His twenty-three-year military career started in the Belize Defence Force as an Aircraft Engineer. He studied at the Royal Air Force Station Cossford England, and in April 1999 returned to Belize and served in the Belize Defence Force Air Wing as a Propulsion Mechanic. In the Year 2000 Rear Admiral Bennett transferred to the Belize Defence Force Maritime Wing and in September 2001 he was selected to attend the Royal Military Academy in Sandhurst England. He returned to Belize in 2002 and commenced his leadership career as an Infantry Platoon Commander; a position that offered him experiences and memories that he cherishes to date. In August 2005, Rear Admiral Elton Bennett was one of two Staff Officers to be seconded to the Belize Coast Guard in preparation for the inauguration on 28 November 2005. He has served in all capacities including Adjutant, Operations Officer, Logistics Officer, and Executive Officer. From 2005 to 2006 Rear Admiral Bennett was appointed as a maritime expert to the Belize Technical Team that Negotiated the territorial boundaries in the maritime areas of Belize, Guatemala, and Honduras. He also served on the Technical Team that negotiated the Belize / Mexico demarcation in 2006.

Rear Admiral Bennett is a graduate of the Perry Center for Hemispheric Defence Studies in Washington DC. In 2010 he earned a Post Graduate Diploma from the United States Naval War College. Rear Admiral Bennett is a graduate of the Defence Academy of the United Kingdom in 2017, and in 2018 he earned a Master of Arts Degree in Defence Studies from Kings College London. In 2021 he completed the Royal College of Defence Studies in London England and earned a Master of Arts in International Security and Strategy. Rear Admiral Bennett's command philosophy is centered around people. He understands the importance of empowering others to achieve organizational success. As a Christian his daily devotion is concentrated on the nation; its leaders and those anointed and appointed for service. He believes that living a balanced life is essential for one's well-being. Rear Admiral Bennett is married and has two sons.



## **GASTÓN SCHULMEISTER**

*Director, Department against Transnational Organized Crime of the Organization of American States (OAS)*

Mr. Gastón H. Schulmeister is currently the Director of the Department against Transnational Organized Crime of the Organization of American States (OAS DTOC). OAS DTOC was created in 2016 and its main purpose is to provide technical and legislative assistance to OAS Member States to confront and respond to Transnational Organized Crime in its different manifestations across the Western Hemisphere. Prior to this assignment, Mr. Schulmeister served as National Director of International Cooperation of the Ministry of Security of the Argentine Republic. In addition, as per his background with International Organizations, Mr. Schulmeister worked on technical assistance and security investment projects, where he performed as a consultant for the Inter-American Development Bank (IDB) in Argentina and Paraguay; for the United Nations Office on Drugs and Crime (UNODC) in Paraguay; and for the International Juvenile Justice Observatory (IJJO) in Mexico. Earlier in his career, Mr. Schulmeister also got experience managing the police force in the Autonomous City of Buenos Aires. Mr. Schulmeister has a Bachelor's in Political Science from the Universidad de Buenos Aires and Master's in International Studies from the Universidad Torcuato Di Tella.



## TANYA SANTOS

*Chief Executive Officer in the Ministry of Human Development, Families & Indigenous Peoples' Affairs, Belize*

Ms. Tanya Santos is the Chief Executive Officer in the Ministry of Human Development, Families and Indigenous Peoples' Affairs. Since taking office in November 2020, Tanya has guided the continuous strengthening of the Department of Human Services, the Community Rehabilitation Department, the Women and Families Support Department, the Policy and Planning Unit and the Indigenous Peoples' Affairs portfolio of the Ministry. She also works closely with the three statutory bodies, namely the National Women's Commission, the National Commission for Families and Children and the National Council on Aging, all of whom advocate for the policy and legislative agendas of the Ministry. Likewise, she has established close ties with partners in the United Nations, the international financial institutions and the diplomatic communities in Belize, all in an effort to strengthen the capacity and services of the Ministry to be able to effectively respond to and uplift the vulnerable populations and clients in the Belizean society. Prior to her appointment as CEO, she worked for 6 years in the private sector as a Technical Manager at Pine Lumber Company/Bull Ridge Ltd. and as an independent consultant in the areas of community and social development and regional/international cooperation. Her most recent posting was as Technical Officer with the German Technical Cooperation Agency in Belize. Tanya served as a public officer for 16 years in the Forest Department where she held several management positions and led national-level policy development processes.

Ms. Santos holds a BSc. in Watershed Science from Colorado State University and a MSc. in Environmental Socioeconomics from the Tropical Agricultural Research and Higher Education Center (CATIE) in Costa Rica. She is married and is the mother of one daughter.



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