The World Bank, the Government of Canada, in association with the University of the West Indies, Mona, presents:

Caribbean Remittance Forum on

Enhancing the Efficiency and Integrity of Remittance Transfers through Effective Regulatory and Supervisory Systems in the Caribbean

March 24-25, 2011
Mona Lodge, The University of the West Indies
Kingston, Jamaica
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Objective

This regional forum aims at sharing knowledge and generating policy dialogue among relevant remittance stakeholders to enhance the efficiency and integrity of the migration and remittance transfer process, through effective regulatory and supervisory systems in the Caribbean region. It allows multiple countries to share their experiences, identify common challenges, learn from each others’ experiences and discuss potential solutions to these challenges. The forum will also provide opportunities for networking.

Value Added

The past discussions on remittances and migration in the Caribbean focused largely on issues related to the Caribbean Diaspora, such as the brain-drain syndrome, the macroeconomic impact of remittances, the use of remittances for investment purposes, overall remittance patterns and trends, and remittance data collection and monitoring issues.

In recent years, however, the regulatory framework for RSPs has been introduced or substantially enhanced in many countries, triggered by the need to address money laundering and terrorist financing concerns. This forum focuses the discussion on regulatory practices within and outside the Caribbean region with a view to share best practices and lessons learned.

The recent global economic slowdown has had a negative impact on remittance flows and on the aggregate GDPs of many Caribbean countries, prompting renewed interest on how best to maximize the financial access implications of existing remittance flows, while still mitigating integrity risks arising from money laundering/terrorist financing. This forum
will provide a venue to discuss potential best practices relevant to a country’s regulatory and supervisory framework.

Content

The forum will focus on:

- Assessing regional remittance and migration trends and current data challenges, and discussing the potential future implications of the global economic crisis and current recovery on these patterns and trends.
- Suggesting tools to reduce the cost of remittance services in view of achieving the 5x5 objective\(^1\) set by the G8 and the World Bank.
- Discussing regulatory oversight and supervision practices in Caribbean countries and beyond and the potential regulatory challenges faced by RSPs.
- Understanding best practices on methods to achieve a risk based regulatory and supervisory framework, including issues related to CDD, threshold reporting, transparency in the remittance markets, and monitoring and enforcement of the regulations.
- Increasing awareness of the various remittance products currently being developed by the private sector and discussing their implications for regulation and supervision.
- Providing regulatory options to enable the development of a sound, proportionate, non discriminatory and predictable environment that encourages the use of new technologies, such as mobile phone technology, to facilitate and grow Caribbean remittance markets.
- Determining the potential regulatory obstacles faced by migrant workers and their families in accessing formal remittance service providers and proposing potential solutions customized to local conditions.

A recent study published by the World Bank, “Canada-Caribbean Remittance Corridor; Fostering Formal Remittances to Haiti and Jamaica through Effective Regulation\(^2\),” presents some of the answers to the above issues and offers policy actions that could enhance these countries’ knowledge of remittance flows and their size, strengthen their regulatory framework governing remittances, ensure effective implementation of regulatory requirements, foster competition and transparency in their markets, and promote sound migration from Caribbean and integration into Canada. The workshop hopes to draw lessons and best practices also from other studies and work done in this area.

Outcome

The workshop is envisaged to identify specific initiatives that authorities and the private sector can implement to better

\(^1\) The 5x5 Objective refers to the reduction of the global cost of remitting 200USD by 5 percentage points in 5 years. This is a global objective and does not mean that each country should reduce by 5 percentage points, but rather that measures should be taken to reduce the cost in the various regions of the world according to present market conditions.

\(^2\) Available at http://siteresources.worldbank.org/FINANCIALSERVICES/Resources/FinalPublicationCanadaCaribbean.pdf
support various stakeholders, including migrant workers and their families, local and international RSPs, and national oversight agencies. This includes action plans and a “road map for remittances in the Caribbean.”

**Organizers**

This Forum is being organized by the World Bank (Financial Market Integrity Unit of the Finance and Private Sector Vice-Presidency and the Jamaica County Unit of the Latin America and Caribbean Vice Presidency) and the Government of Canada (Canadian International Development Agency) in association with the University of West Indies, Mona.

**Contact Information**

Should you have any questions about the Forum, please contact the following World Bank staff:

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Moderator and Speaker Biographies

Mrs Seana BENJAMIN-MACK is presently a Deputy Director in the Statistics Department of the Eastern Caribbean Central Bank (ECCB). She has been employed with the ECCB since September 1999 and has eleven years experience in national accounts and balance of payments (BOP) compilation for the ECCB member countries. Mrs Benjamin-Mack holds a Bachelors of Science Degree in Economics and Accounting (with Honours) from University of the West Indies, Cave Hill Campus, Barbados. She has participated and represented the ECCB at a number of regional and international workshops/consultations in statistics.

Mrs Benjamin-Mack joined the ECCB as an Economic Statistician with responsibility for the compilation of GDP and BOP estimates for Anguilla, Antigua and Barbuda, Dominica, Montserrat, St Kitts and Nevis and Saint Lucia. Her expertise in this area prepared her for her work in country surveillance when she served as country economist at ECCB for Saint Lucia and St Kitts and Nevis during the period 2003 to 2006. These activities were complementary to her statistical work. After the separation of the Research and Statistics services at the ECCB in December 2005, Mrs Benjamin-Mack was transferred from the Research Department to the newly created Statistics Department as Head of the National Accounts and Balance of Payments Unit, where she is currently assigned.

Mr. Chris BOLD is a Microfinance Specialist. Chris joined CGAP in 2009 as a member of the Market Infrastructure Team working on the Technology Program funded by the Bill and Melinda Gates Foundation. Chris joined CGAP on leave from the UK Department for International Development where he has worked for the past three years. Chris joined DFID’s Financial Sector Team in London where

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1 The ECCB member countries are Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St Kitts and Nevis, Saint Lucia and St Vincent and the Grenadines.
he was responsible for DFID’s policy work on Branchless Banking, the use of new technology to expand access to finance and led DFID’s early work on the link between Government payments and financial inclusion. Most recently Chris has worked as the Private Sector Adviser for Afghanistan based in Kabul where he managed DFID’s portfolio of programmes focused on private sector development including their contribution to the microfinance apex MISFA.

Before joining DFID, Chris worked in Sierra Leone and in Europe as a Financial Sector consultant. Chris holds a Bachelor’s degree in Science from the University of Cambridge and a Masters Degree in Development and Social Policy from the London School of Economics.

Mrs. Martha CELEDON is currently the Sr. Compliance Manager of Western Union International, managing the Central America and Caribbean Region, she has held this position the past seven (5) years.

In this position she has been responsible to assist WU and its affiliates in the development and implementation of, and work towards the enforcement of policies, procedures and programs designed to minimize potential money laundering risk. She works as a channel for communication and influence with regulatory bodies and lobby for Western Union’s interests with the Compliance Director. She also evaluates agents (Western Union service provision partners) anti-money laundering compliance programs through transaction analysis, compliance reviews, training sessions and resulting follow-up.

Mrs. Celedon has been appointed as the training leader for the Latin America region, providing annual AML training to all WU Agents in the region.

Prior to joining Western Union she worked as a Senior Compliance Supervisor at Vigo Remittance Corp, a leading MSB in the USA, where she worked mostly with all the domestic Agents overseeing their Compliance programs and providing annual AML training. Mrs. Celedon has over 12 years of experience in the Compliance field both in the USA and the Central America & Caribbean region.

Mrs. Celedon holds a Bachelor degree in Business Management from the Devry University of Florida.

Mr. Murray DUGGER, after completing his law degree, spent 10 years with Canada Customs. In Vancouver, British Columbia he was involved with a number of border point enforcement programs, as well as working in the intelligence branch. In 2001, Murray spent a year in Ottawa and developed the cross border currency reporting regulations as part of Canada’s larger anti-money laundering regime.

In 2002, he joined FINTRAC when the Vancouver office first opened its doors. Initially he was responsible for ensuring compliance for a number sectors including RSPs as well as managing the relationships with regulators. In 2007, he took over as the Regional Director to oversee compliance and liaison activities for all of Western Canada. Murray is also the primary point of contact for law enforcement in Western Canada.
Mr. Paul S. Dwyer, Jr. is a co-founder and the Chief Executive Officer of Viamerica Corporation, a consumer remittance company with operations in twenty-eight U.S. states and throughout Latin America. As CEO, Mr. Dwyer has had overall responsibility for the development and expansion of Viamerica since its founding in 2000. Through March 2010, Viamerica has handled money transfers in excess of $3 billion, saving its customers hundreds of millions of dollars in fees, compared to the best known (and more expensive) money transfer companies.

Prior to founding Viamerica, Mr. Dwyer was a partner with the Washington D.C. based law firm Wilmer, Cutler & Pickering, where his practice focused exclusively on Latin American business transactions. As a lawyer Mr. Dwyer managed the commercial, financial and regulatory aspects of transactions across Latin America, with a particular emphasis on private equity investments and capital markets issuances.

Mr. Dwyer is a graduate of Tufts University, with a degree in Latin American Studies, of the Masters degree in international business and Western Hemisphere diplomatic history, of the Harvard Law School, and was a Fulbright Fellow to Colombia. Mr. Dwyer lives in Potomac, Maryland with his wife Lillian Argilagos and their four daughters.

Mr. Dwyer serves on the Board of Directors of Plan USA, the US affiliate of Plan International, a charitable organization dedicated to funding child centered community development projects around the world, serves on the Advisory Committee of the Spanish Catholic Center in Washington, DC, and is a member of the Credit Committee of the Latino Economic Development Committee in Washington, DC.

Mr. Isaku Endo is a Financial Sector Specialist in the Payment Systems Development Group (PSDG) of the World Bank. Since he joined the group in 2010, he leads and participates in a number of policy development projects, technical assistance programs, and assessment programs of payment and remittances systems. He also plays a key role in the Secretariat of the Global Remittances Working Group.

From 2004 to 2010, he worked at the Financial Market Integrity Unit in the World Bank where he led technical assistance programs and policy development and research projects on Anti-money laundering and combating the financing of terrorism (AML/CFT), access to finance and remittances issues, and participated in an AML/CFT assessment program as part of the World Bank/IMF Financial Sector Assessment Program. He was also a coordinator of the AML/CFT work for the Latin America and the Caribbean region and represented the World Bank at international forums in the region.

He published a number of World Bank working papers on remittances as well as policy papers on access to finance issues. Prior to joining the World Bank, he worked at a law firm as an International Trade and Privatization specialist and as a research scholar at the Center for Strategic and International Studies in Washington, D.C.
Ms. Katleen FELIX (Project Director – Haitian Diaspora Liaison for Fonkoze) joined Fonkoze in May 2007 on the Remittance Enhancement Project. She is in charge of procurement of new technologies, relations with Haitian Diaspora, training and capacity building of Haitian Hometown Associations, developing financial literacy for new immigrants, project reporting, and donor relations.

She has researched Haitian Hometown Associations (HHTAs) and has put together a database of almost 300 HHTAs and support groups in USA, Canada, Europe, Africa and the Caribbean. Under the Fonkoze Remittance project she organized capacity buildings, informational and networking activities for the HHTAs in NY, Miami and Boston. She also identified best practice of development in the objectives to replicate them with the HHTAs. Katleen also has been invited as guess speaker at various international conferences in Belgium, Haiti, Israel, El Salvador and in the United Sates. As a researcher on Remittances, Migration and Development, she always makes a point to present positive and constructive initiatives from the Haitian Diaspora. She recently participated in a Georgetown University research project about the Haitian Diaspora contribution to Health and Education sectors in Haiti.

Katleen’s special interest in microfinance and economic development is not new. She was part of the 2004 Financial Women Association (FWA) International Conference on Microfinance in the Dominican Republic and participated in the 2006 Micro Credit Summit in Halifax. She was the 2008 Co-Chair of Women Advancing Microfinance (WAM) and an active member of the FWA Microfinance committee. She has over ten years of experience in corporate financial management, 15 years in leadership and volunteer roles in not-for-profit organizations and pro-bono financial consultation for Small and Medium Enterprises (SMEs) in Canada and the USA. Katleen’s skills and experience in project management, business development, and strategic alliances developed over the years enable her to navigate in the emerging field of Microfinance.

Prior to joining Fonkoze, Katleen worked as a Senior Financial Consultant at CGI, a leading world-wide IT and business process services provider in Montreal in 1999 as a Senior Financial Analyst, where she worked mostly with Bell Canada & Desjardins. In 2005, she joined the Wall Street office of CGI for Proponix (an outsourcing product which provides banks with letter of credit support and business solutions). Prior to joining CGI, Katleen was a Financial Analyst in Corporate Planning and Analysis at Air Canada.

As the Founder and past president of her Alumni Association in New York and her participation in a variety of committees, she is well integrated in the New York business scene and in the Haitian Diaspora community. In 2006 she was awarded the Young Professional Excellence Award of HEC Montreal for her accomplishments and community involvement. On February 28th, 2009 Katleen was awarded twice for her accomplishments receiving the Young professional of the year award and the special People’s Choice award by the Young Chamber of Commerce from Montreal. On March 16th, 2009, she received the Community Leadership Award from HABNET and a Citation from the President of the Brooklyn Borough Hall.

Katleen holds a bachelor and master degree in Finance & International business from HEC Montreal, the business school of the University of Montreal (www.hec.ca). Mrs Felix speaks French, English, Creole, Portuguese and some basic Spanish. She is married and raising two young boys.
Mr. Noel L. GUINTO is a Manager in the Core Information Technology Specialist Group (CITSG). The Group is part of the Supervision and Examination Sector of the Bangko Sentral ng Pilipinas or the Central Bank of the Philippines. It is in charge with the supervision and examination of banking and non-banking institutions in the areas of technology risk management, IT Governance, electronic banking, electronic money, and payment and settlement systems. It also approves and issues authority for financial institutions to engage in electronic banking, as well as evaluate institutions applying to become an electronic money issuer.

Mr. Guinto was part of the team that drafted Circular No. 649, the central bank regulation which provided the guidelines governing the issuance of electronic money and the operations of electronic money issuers in the Philippines. He is also currently involved in the drafting and revision of technology related regulations of the central bank.

He is a regular presenter to visiting delegates from other central banks as well as other interested parties regarding electronic banking, electronic money, and mobile commerce. He is also part of the central bank’s Public Information Campaign program, which goes around the country to educate the public on the role of the central bank in the economy, as well as the latest trends in electronic money and remittance technology and products. In 2008, he conducted a lecture on the potential of mobile commerce to bring financial services to microfinance clients, in a workshop session of the International Development Law Organization held in Chennai, India.

Mr. Guinto is a Certified Public Accountant and a Certified Information Systems Auditor.

Mrs. Jacinth HALL-TRACEY is Managing Director for Lasco Financial Services Limited (LFSL), a Licensed Remittance Service Provider and Cambio. LFSL is Jamaica’s largest MoneyGram Agent and, the Cambio’s trades places it among the top 10 Cambios in Jamaica. LFSL recently had a successful listing on the Jamaica Stock Exchange Junior Market.

Mrs. Hall-Tracey has had over 10 years’ experience in the successful direction of Money Service Businesses. She holds a B.A (Hons) in French and Economics from the University of the West Indies, and is certified in Corporate Treasury and Cash Management, having attained the status of Certified Treasury Professional (CTP). She is currently pursuing an MBA Programme through the Edinburgh Business School. Her keen interest is in Strategic Planning and Risk Management.

Among the professional organization which benefit from her expertise are: the Cambio Association of Jamaica of which she is Past President and the Jamaica Money Remitters Association of which she Vice President. Mrs. Hall-Tracey is also a member of the Grace Morrison Foundation for Early Childhood Development and the Miss Jamaica Festival Queen Committee where she assists in programmes to develop young Jamaican women.

Mr. Earl JARRETT is General Manager of the Jamaica National Building Society - the Caribbean’s largest building society and third largest Jamaican financial institution with operations in the United Kingdom, United States of America, Canada and the Cayman Islands. He heads this
multinational, operating from 34 locations in Jamaica with five Representative Offices and 22 money transfer locations in the United Kingdom, Canada, the United States of America and the Cayman Islands; as well as eleven subsidiaries. The JN Group provides a wide range of services including—savings, mortgages, investments, technology solutions, small business financing, general insurance, fleet management, roadside assistance and real estate referral.

Mr Jarrett serves on several Executives: International Union for Housing Finance; Inter-American Dialogue Financial Services; Caribbean Association of Housing Finance Institutions; FIA World Council for Automobile Mobility and Tourism - North America; Private Sector Organisation of Jamaica; National Council of Jamaica, Order of St John, UWI Mona Campus Council; Environmental Foundation of Jamaica Endowment Fund; and Jamaica Tourist Board.

He is a recipient of the Pelican Award from The University of the West Indies (Florida and Jamaica chapters) and the Caribbean Luminary Award from the American Foundation of The University of the West Indies.

A Fellow Chartered Accountant (FCA), Mr. Jarrett is a graduate of The University of the West Indies, and holds a M.Sc. (Hons.) in Accounting.

Mr. Peter KELLY is Executive Director of M-Via Foundation. With millions in transaction volume, m-Via Inc. is the first U.S.-based international mobile money transfer service empowering migrant workers and their families to send and receive funds and promote financial inclusion via their mobile phones.

Most recently serving m-Via as founding VP of Distribution and Business Development, Mr. Kelly has been a pioneering leader in the mobile industry for more 25 years, working with industry leading organizations such as Skytel, Verizon Wireless, Qualcomm, Microsoft, Google, Opera Software and Obopay.

Mr. Claremont KIRTON is Professor of Development Economics in the Department of Economics at the University of the West Indies (UWI), Mona, Jamaica. Presently teaching courses in Economic Development Theory and Economic Development Policy, he has lectured in macro-economics, banking and finance courses at UWI. He is a founding member of the Caribbean Diaspora Economy Research Group (CDERG) in the Department of Economics, UWI, Mona. His research interests include development policy, regional economic integration, financial sector performance, micro and small scale enterprises, and economics of the diaspora.

He has authored and co-authored monographs and articles in academic journals as well as technical reports on a range of issues related to economic development, regional economic integration, small and micro enterprises, remittances and banking and finance.

Mr. Auguste KOUAME is Sector Leader for Poverty Reduction and Economic Management (PREM) & Lead Economist for the Caribbean.

On October 15, 2009, Auguste Kouame became the World Bank’s Sector Leader for Poverty Reduction and Economic Management (PREM) Department and Lead Economist for the Caribbean in the Latin America and the Caribbean (LAC) vice presidency.

Mr. Kouame joined the Bank in 1996 as a Young Professional (YP) in the South Asia region and
soon thereafter worked in the Bank's Office of the Chief Economist and Development Economics (DEC) as member of the 1998/99 World Development Report (WDR) core team. He has held several positions at the Bank, including Country Economist for Tunisia in the Middle East and North Africa (MNA) region, Senior Country Economist for Guyana, the Dominican Republic and Haiti in LAC, Special Representative in Haiti, and as Assistant to the President of the World Bank. Prior to this, Mr. Kouame was Lead Economist MNA where he led the regional economic monitoring work, promoted quality and consistency in country economic reports, and advised regional management and clients on monitoring the global financial crisis and on the Bank's strategic engagement under the Arab World Initiative.

Mr. Kouame graduated from Ecole Nationale de la Statistique et de l'Administration Economique (ENSAE), Paris and holds a PhD in economics from Ecole des Hautes Etudes en Sciences Sociales (EHESS), Paris.

Ms. Leesa KOW is the General Manager of JN Money Services Limited, which through its brand, JN Money Transfer, is one of the largest remittance service providers in Jamaica with an international distribution network in the United States of America, United Kingdom, Canada, the Cayman Islands, Dominica, St. Vincent & The Grenadines and Ghana. She also has responsibility for the growth and continued development of local services such as JN Money Transfer intra-island remittance services and bill payment facilities, namely JN Bill Pay.

Ms Kow previously held the post of Group Marketing, Promotions & Sales Executive for the Jamaica National Building Society (JNBS), with responsibility for planning, coordinating and managing the marketing, promotions and sales functions of the Society and companies within the JN Group. Prior to this appointment, Miss Kow spent three years as a Senior Manager spearheading Jamaica National’s remittance operations. Her professional experience includes business development, research, sales and marketing in a wide range of local, regional and international industries including Financial Services, Insurance, Remittance, Services (creative and technology) and Telecommunications.

She is a graduate of The University of the West Indies with a First Class Honours Bachelor of Science (BSc) Degree in Management Studies and Accounting, and a Master of Science (MSc) Degree with distinction in International Business.

Mr. David LANDSMAN is an administrator who has worked his entire career in the money transfer field, since beginning as a teller at Citibank in 1977. He specializes in BSA/AML and state money transmitter licensing compliance and has held positions in every functional area of the money transfer business.

Executive Director of the National Money Transmitters Association, Inc. since August 2004, he has made strides in organizing the industry, promoting the image of licensed money transmitters, and defending the industry’s right to maintain bank accounts.

Mr. Landsman is conversational in Portuguese and Spanish, and frequently speaks at money transfer and compliance conferences. He is an anti-money laundering (AML) compliance trainer, organizing conventions and seminars dealing with AML compliance issues as they relate to the money transfer industry. He has spoken on industry matters before such international bodies as the United Nations Development Fund, FATF and the World Bank.
In addition to managing and fundraising for the NMTA itself, his job is to advocate for the money transfer industry in the halls of government and in the media, and to comment on policy matters on behalf of the NMTA. He is currently working on a number of initiatives that aim to better organize the industry, elevate its public image and improve its level of compliance.

He consults for money transmitters, investors and lawyers on a variety of AML and industry matters and, from time to time, serves as consultant and expert witness in litigation and criminal cases.

He has testified before the Senate Banking Committee and the House Financial Services Committee. For three years, between 2007 and 2010, he represented the NMTA on FinCEN’s Bank Secrecy Act Advisory Group. He works with state and federal lawmakers on legislative matters, dialogues with regulators and representatives of the banking industry about issues affecting MTOs.

He was, among others, instrumental in getting the MSB Act of 2008 passed in the House and advocates for federal regulation of the money transfer business, as proposed in the MSB Compliance Facilitation Act of 2009.

**Mr. Wameek NOOR** works as a Consultant (Financial Sector Policy Specialist) in the Financial and Private Sector Development network of the World Bank. He has researched, analyzed and presented published research on how best to expand financial access among the poor without constraining an innovation-friendly environment fostering private-sector growth. He continues to co-author policy studies on mobile banking, remittances, governance and anti-corruption, as key and potentially innovative mechanisms to expand financial sector development through ensuring an effective regulatory and supervisory framework.

Prior to the World Bank, Mr. Noor built his knowledge of microfinance and financial access by working with Grameen Bank in Bangladesh, where he was extensively involved with utilizing microfinance to spearhead technology-driven development projects, through mobile phones, the internet and solar technology. He has also served as a Senior Analyst at the Corporate Executive Board, a strategy-consulting firm assisting client organizations to increase their profitability by developing their employee performance, retention and leadership development programs.

Mr. Noor received a Master of Arts degree in Economics and International Development from the School of Advanced International Studies (SAIS) at Johns Hopkins University and a Bachelor of Arts in Economics and Political Science from Vassar College (New York).
Ms. Joan-Marie POWELL is the Managing Director of GraceKennedy Remittance Services Limited (GKRS), a subsidiary of GraceKennedy Limited; one of the leading and most diversified groups of companies in the English speaking Caribbean.

Joan-Marie’s leadership, technical insight and operational expertise have strengthened GKRS culture of innovation; expanded the company into new markets, and extended its service portfolio and reach in seven other markets of the Caribbean and the UK. In 2007, Joan-Marie Powell co-led the acquisition by Western Union of 25% equity stake in the company.

Prior to her appointment as Managing Director in December of 2006, Joan-Marie was directly responsible for the company’s international expansion and relationship building with key stakeholders.

Her career however, began at Citibank in Jamaica after graduating from Immaculate Conception High School.

She joined GKRS as Operations Manager in 1991. During the embryonic stage of the newly formed alliance between GraceKennedy Limited and Western Union, Joan-Marie assisted in the building of the company, which resulted in her becoming its General Manager with direct responsibilities for its Money Transfer Services in Jamaica, Trinidad and Tobago and Guyana.

Under her stewardship, GKRS has copped many top Western Union awards including Agent of the Region and Outstanding Customer Service Award.

Although Joan-Marie attributes the success of the company to team work, her track record is well known. In 2000 she was asked by the Dean of the Western Union University to assist in setting up a Training Unit aimed at improving the product offering and service quality delivery of the brand worldwide. In 2001, she became a member of the Board of Directors of GKRS.

Joan-Marie shares an avid interest in sports. A former netballer, she enjoys football, cricket and track and field. She is an active member of the Kiwanis Club of New Kingston and has a passion for assisting needy children.

Joan-Marie holds a B.Sc. in Management Studies and a MBA, specializing in the Management of Technology from the University of the West Indies.

Mrs. Alejandra QUEVEDO was recently designated by the Caribbean Financial Action Task Force (CFATF) to be their Legal Advisor. Prior to join the CFATF, she held the position of Legal and Strategic Planning Director at the Latin American Banking Federation (FELABAN). Also, she was a Comparative Law Professor at the University Del Rosario, Bogotá, Colombia. Mrs. Alejandra Quevedo is an attorney at law graduated from University of Los Andes and Master in Law and Economics from University of Buenos Aires.

Mrs. Dana RANKINE is a Senior Analyst in the Banking Supervision Division of the Cayman Islands Monetary Authority (“the Authority”), for which she has been employed with for the past 7 years.

In this position her responsibilities relates to assisting in the regulation and supervision process of approximately 261 institutions (this includes Banks and Trust Companies, credit unions, money services businesses and development bank). Other duties include
supervising assigned Banking Analysts, while providing guidance and advice.

She is responsible for conducting both on-site and off-site supervision for local and overseas institutions regulated by the Authority. She is charged with putting forth recommendations and timelines to those institutions, in an effort of minimizing risks identified and ensuring compliance to the relevant laws and regulations.

In addition to Bank Supervision, she holds 11 years retail banking experience (2 large local retail banks). She is a skilled credit and debt collection officer.

In July 2009, she became a Certified Anti-Money Laundering Specialist ("CAMS") and is a current member. Since 2006, Mrs. Rankine has been involved with the East End Primary School PTA as Treasurer and a Notary Public of the Cayman Islands since 2003.

Ms. Brenda SAMANIEGO de la PARRA is the Special Projects Director at the “Comisión Nacional Bancaria y De Valores” (National Banking and Securities Commission, Mexico).

Since June 2008, Brenda has been involved in several projects regarding innovative approaches to regulating products and business models suitable for extending financial services to the unbanked, including banking agents’ deployment and mobile payments supply. She has also participated in analyzing obstacles to financial inclusion brought about by regulation and AML/KYC requirements.

Before holding her position at the National Banking and Securities Commission, Brenda participated in several organizations and fora focusing on youth empowerment issues, education, and poverty relief.

Brenda Samaniego received a B.A. in Economics from Instituto Tecnológico Autónomo de México (ITAM) as well as a B.A. in Political Science also from ITAM.

Mrs. Larene SAMUELS is a career Central Banker who is currently the Director of the Cambio & Remittance Licensing and Monitoring Department of the Bank of Jamaica, a position she has held for the past seven (7) years.

In this position she has been responsible for the implementation of the regulatory regime in regard to Remittance Service Providers in Jamaica which involved: Overseeing the transition from a non-regulated environment including the development of Operating Directions and requirements for licensing Issuing Certificates of Operation to Remittance Service Providers who satisfied the licensing requirement, Supervising/monitoring the operations of Remittance Service Providers to assess compliance with the Operating Directions and the Anti-Money Laundering & Counter-financing of Terrorism (AML/CFT) legislation.

Mrs. Samuels holds a Bachelor of Science degree in Economics and Accounting and an MBA in Banking & Finance both from the University of the West Indies, Jamaica.

Mr. Calvin SMALL is the Chief Technical Director (CTD) of the Financial Investigations Division (FID) of the Ministry of Finance and the Public Service. As head of the division he has responsibility for directing the activities of a team of forensic accountants, analysts, lawyers and computer forensic specialists. The FID has as its mandate, the investigation of Money Laundering offences and financial activities related to terrorism. It is also tasked with
sensitizing and monitoring financial institutions on their compliance with the Proceeds of Crime Act (POCA) regarding suspicious transactions and threshold transactions – a function carried out by the Financial Intelligence Unit (FIU).

Mr. Small assumed leadership of the FID having served for over 23 years in the Jamaica Constabulary Force (JCF). During that time he performed various functions including general criminal investigations, co-project leader at the Force’s Corporate Strategy Coordination Unit dealing with reform of the Financial Management of the organization, head of a special unit within the Narcotics Division working closely with local and international agencies, and as Jamaica’s Liaison Officer to the New York City Police Department - a post he held for three (3) years prior to being appointed CTD. He has also benefited from numerous developmental courses both locally and overseas with extensive training in leadership and international cooperation. Mr. Small was recently promoted to the rank of Superintendent of Police prior to his appointment.

He is the holder of a Master of Science Degree in Policing and Social Conflict and a Bachelor of Science Degree in Accounting and Management. He also received a Certificate in Project Management from New York University (NYU) and is a member of the Project Management Institute (PMI).

Mr. Small has lectured at the Jamaica Police Staff College on various topics including Human Resource Management and Research Methods and at the Justice Training Institute of the Ministry of Justice on Criminology.

As hobbies, he enjoys travelling, reading and listening to music.

Ms. Terry SMITH is a graduate of the City University of New York, Brooklyn College from which she acquired a Bachelors Degree in Accounting and a Masters Degree in Economics. She gained over twelve (12) years of working experience in the United States of America in finance and accounting within the public and private sectors. On her return to Antigua in 2002, she was recruited by the Government of Antigua and Barbuda and was assigned to the Antigua and Barbuda’s Financial Services Regulatory Commission where her primary portfolio focused on enhancing the laws and regulations of the Financial Services Regulatory Commission with particular emphasis on non-banking financial institutions. This involved interacting with various networks of organizations to include all agencies affiliated with non-banking financial services. She is actively instrumental in drafting and implementing legislations, regulations, guidelines and examination manuals governing these institutions.

Ms. Smith is currently employed as the Manager of International Business Corporations (IBCs) and Other Non-banking Financial Institutions (NBFIs) at the Financial Regulatory Commission and has regulatory oversight for the Corporate Management Trust Service Providers and Money Services Businesses. Her regulatory oversight of the operations of the IBC Registry includes the incorporation and regulation of all international business institutions under the IBC Act. Regulatory oversight for the money services businesses includes the supervision and monitoring through licensing, on-site and off-site examinations of the businesses in conjunction with the country’s financial intelligence unit by verifying that the institutions are in compliance with the anti-money laundering and counter terrorist financing legislations.
Her quest is to assist in positioning not only the jurisdiction of Antigua and Barbuda, but the region in becoming a formidable and viable regulatory nation that continues to enhance, uphold and maintain compliance with international standards and best practices.

Ms. Jacqueline SOMERSALL-BERRY is the Director of the Financial Intelligence Unit (FIU) of St. Kitts & Nevis, a position she has held for approximately eight (8) years. She also serves as one of the Commissioners of the St. Kitts-Nevis Financial Services Regulatory Commission that is the ultimate regulatory body for anti-money laundering and counter-terrorism financing.

She is a Certified Anti-Money Laundering Specialist (CAMS); a Counter-Terrorism Financing Trainer; and a Mutual Evaluation Country Examiner in the Financial Action Task Force 40 plus 9 Recommendations.

Prior to joining the FIU, she held the positions of High Court Administrator, at the High Court of Justice, St. Kitts; Assistant Registrar of Intellectual Property, Intellectual Property Office, St. Kitts-Nevis; and Administrative Specialist at the Eastern Caribbean Center, University of the Virgin Islands, St. Thomas, United States Virgin Islands.

Mrs. Somersall-Berry holds a diploma in “Advanced Financial Crime Prevention Training” awarded by the International Risk & Governance Institute (formerly International Financial Crime Prevention & Compliance Training (IFCCT) institute). She has also obtained a master’s degree in Public Administration, and a bachelor’s degree in Journalism and Mass Communication both from the University of the Virgin Islands. She is also a certified Para-Legal accredited by the Council of Legal Education of the West Indies.

She holds membership in the Association of Certified Anti-Money Laundering Specialists (ACAMS), the Association of Certified Fraud Examiners (ACFE); and the International Association of Law Enforcement Intelligence Analyst.

In Sept. 2009, she was part of the Caribbean Financial Action Task Force (CFATF) High Level Mission to Trinidad and Tobago to identify corrective measures with regards to that country’s non-compliance with the FATF 40+9 Recommendations.

She has also served as a resource person on combating money laundering and terrorist financing at the request of the Egmont Group of FIUs; the Caribbean Regional Security Services; the United States DEA; Off-shore Alert; the Caribbean Association of Indigenous Banks; and the Organization of American States.

Her areas of expertise include: FIUs: management and maintenance; data mining, data management and analysis; human resource development; the exchange of information; asset recovery; and supporting the investigative and prosecutorial processes.

Ms. Somersall-Berry is a faculty member of the International Risk & Governance Institute and serves as resource person at the institute’s training session on topics such as “Where are the weaknesses in our Financial Crime Prevention Regime” and “‘The Role of a modern FIU”.

Mr. N Christian STOKES is the Founder and Executive Chairman of a group of companies focusing on money services, Diaspora driven micro-investing, Caribbean online education, and sports administration. He is the owner and Managing Director of NCS.
Mr. Alex STRAUN holds a Diploma in Financial Services from the Institute of Financial Services (formerly the Chartered Institute of Bankers) in London and a Masters of Arts in Banking and Finance from the Sheffield Hallam University, in the United Kingdom. He has worked in the Financial Services Sector for over 20 years, with over 15 years of Central Banking Experience.

Mr. Straun is currently a Deputy Director, in the Banking and Monetary Operations Department at the Eastern Caribbean Central Bank. His Division is responsible for:

1. Management of payments and settlements for the Bank’s Foreign Reserves and Pension Fund;
2. Monitoring and ensuring the integrity of the large value funds transfer system, including Securities Clearance and Settlement, and
3. Developing the retail payments and clearance system.

So far in his tenure at the Bank, Mr. Straun has been instrumental in the development of the Payment System Act; the Money Services Act, Amendments to the Bills of Exchange Act and is currently leading the development of rules and guidelines to support these legislations. He has worked with the Eastern Caribbean Central Securities Depository to improve Delivery Versus Payment (DVP) and is currently the lead resource at the Central Bank for the development of an Automated Clearing House (ACH) for the Eastern Caribbean Currency Union (ECCU).

However, Mr. Straun is not all work. He is a computer enthusiast, a Certified SCUBA Diver, a Snowboarder and a student of Shotokan Karate. He loves the outdoors, trying new things (including food), music, dancing, travelling, and meeting people.

Mrs. Emiko TODOKORI is a senior financial sector specialist in the Financial Market Integrity Unit of the Financial and Private Sector Vice-Presidency of the World Bank. Among other responsibilities, Mrs. Todoroki provides technical assistance to client countries with regards to developing an appropriate oversight mechanism for remittance service providers; undertake
assessment of countries on remittances; and present her findings and expert views in international meetings and conferences. She is currently leading a horizontal review of past remittance corridor analyses undertaken by the unit with a view to extract lessons learned in regulating and supervising remittance service providers. She led the study on Canada-Caribbean remittance corridor analysis which is the background of this Forum. She has also authored or provided comments on many remittance papers including the work on mobile phone financial services undertaken by the World Bank. She is one of key staff in advancing the agenda of financial inclusion while protecting the integrity of financial transactions.

Previously in the World Bank, she worked on various financial and private sector development projects. Prior to joining the World Bank in 1999, Mrs. Todoroki worked in Futures Industry Association, Nikkei Newspaper, and Business Venture consulting.

Ms. Karina TURGEON joined Développement International Desjardins (DID) in 2000 as a Systems Advisor in the Developments division. Ms. Turgeon is presently assigned to implementing information technology solutions. Her main task is to assist partners in implementing systems for banking operations, management information and supervision. In addition, she provides support for adapting and equipping IT solutions offered by DID. She also participates in business development and project identification. The introduction of IT solutions allows partner networks to satisfy their needs for electronic processing of financial data and equip themselves with systems to facilitate institutional operational management and decision making.

Ms. Turgeon holds a master’s degree in Business Administration with an honourable mention awarded by International Business Management and a bachelor’s degree in Administration specialized in International Management from Laval University (Quebec). She has also obtained a certificate in psychology from Laval University.

Karina Turgeon has over 12 years of experience within savings and credit cooperatives both in Canada and abroad. During her work abroad, she developed expertise in the areas of microfinance, intervention tools, automation of banking operations, coordinating software implementation, financial product development and training. Over the years, she has acquired sound knowledge of all operations related to the proper functioning of a financial cooperative. Her experience as a Financial services Advisor gave her a comprehensive understanding of savings and credit mechanisms within financial cooperatives. Her expertise also includes: start up and management of savings and credit cooperatives; development of credit products; integration of women into financial services; marketing; banking operations and electronic transaction systems for banking and training.

Ms. Karina Turgeon has represented DID as panelist and presenter on the colloquium on the economy of education organized by the Haitian Government and the Haitian Association of Economists, Port-au-Prince, Haiti, in April 2005.

Mr. Saul WOLF is Remittances Manager at the World Council of Credit Unions (WOCCU). The World Council of Credit Unions (WOCCU) is the global trade association and development agency for credit unions worldwide and has offered remittance products since 2001. Currently, WOCCU’s remittance networks in nine countries
(primarily in Latin America) collectively send and pay out just under $500 million in remittances annually. Saul works to connect quality, low-cost money transfer firms to credit unions, financial cooperatives, and other micro finance entities by providing the technology, representation and knowledge necessary to develop sustainable business relationships. Saul holds a Juris Doctorate and Master of Public Affairs from the University of Wisconsin-Madison, a Bachelor of Arts in Spanish and Philosophy from Saint John's University, and is a member of the Wisconsin State Bar.
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Caribbean Remittance Forum on

“Enhancing the Efficiency and Integrity of Remittance Transfers through Effective Regulatory and Supervisory Systems in the Caribbean”

March 24-25, 2011
Mona Lodge, The University of the West Indies
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