

A background image showing two men in business attire. The man on the left is a white man with dark hair, wearing a white shirt and a dark tie, looking down at a document. The man on the right is a Black man with a shaved head, wearing a light-colored suit jacket, a white shirt, and a dark tie, smiling and pointing at the same document. The entire image has a blue tint and is framed by a yellow border.

Africa Focused Compliance Training Solutions

Provided by EBII –
Emerging Business Intelligence & Innovation

EBII GROUP

INTRODUCTION

About Us

Emerging Business Intelligence & Innovation (EBII) Group is a specialist compliance and risk management consultancy firm with a global offering.

Creating a future Africa as a magnet for global investment is the core of what we do. EBII Group is supported by Oxford University Innovation. It offers education and expert consulting services to entities in the West seeking opportunities for investment diversification and growth in emerging markets, especially in Africa. We also offer support to African entities and governments with their risk management and compliance requirements. EBII professionals have extensive international industry and regulatory experience with insights from Europe, Asia, the USA, and Africa.





Leading the mission-oriented work at the EBII group is **Adjoa Adjei-Twum**, an Oxford University alumna and Financial Crime Compliance Expert with over a decade of international experience helping organisations meet their compliance requirements in the financial sector. Adjoa held senior management positions in organisations such as Citi, HSBC, Barclays and KPMG. Before launching EBII Group, Adjoa was the global head of training and communications for the chief controls office (CCO) at Barclays Bank Plc. Adjoa has also emerged as a thought leader on issues concerning business and investments on the African continent. She has been interviewed by leading media platforms, most recently by BBC news Africa. She discussed how companies could minimise the risk of doing business within the African Continent in 2021. She has also featured on the BBC World Business Program, BBC World Newsday, Citi TV, Metro TV, Joy News, Joy Executive Lounge and GHI TV. In 2020 she was featured as a 'wonder woman' by enterprising Oxford, University of Oxford. BBC World also recognised her during 2021 International women's day as a leading African woman in banking.

MORE ABOUT US

Services we offer you

EBII Group's training and education provide support for risk and compliance professionals and businesses around the world. EBII also offers comprehensive compliance and financial crime training to unlock Africa's investment value, either in person or virtually.

EBII's training programme includes, but is not limited to, all aspects of anti-money laundering (AML) and counter-terrorist financing (CFT), including blockchain

and other key trade finance technology developments; sanctions; anti-bribery and corruption; fraud; conduct and culture; governance; trade services; and much more, whilst taking into consideration the impact of COVID and Brexit.

The EBII offering is interactive and integrates all the required aspects, including transaction, organisation and country culture, international and local standards. Our training is written by former money laundering officers and senior financial crime compliance leaders who provide outcomes-focused learning and risk advisory support.

EBII Group, in partnership with Saïd Business School, University of Oxford, has launched its first series of Executive Programmes, "**Africa Series**", to support investors navigate the Africa market.

Application is now open for the January 2022 cohorts. For more information, email

programmes@ebiigroup.com



EBII GROUP

Our Added Value

EBII has a competitive edge over players in the market because of its unique positioning and understanding of the African market and its diverse culture.

Furthermore, EBII's CEO is African, as are several other team members. The combined regulatory and financial crime experience spans over 50 years with a particular focus on the USA, Europe, Africa and the Middle East and their cultures. Additionally, EBII partners with Oxford University's Said Business School, which launched its executive programmes under the "Africa Series".

EBII offers the most efficient, compliant and cost-effective training programme currently on the market, ensuring a significant reduction in compliance and financial crime risk. Unlike most competitors, our understanding of the African market and culture ensures that our training programme adapts itself to the specific risk profile of the company it is developed for.

EBII offers a blend of learning to support all risk and compliance professionals at all professional development stages.

We work with you to identify the learning outcomes that will make a difference. Here are some examples:

- List the relevant local and international financial crime laws, regulations, and sources of best practices.
- Provide an assessment of future trends and emerging risks, including crypto assets.
- Confidently onboard a client, identifying all relevant red flags and conducting the appropriate risk assessment.
- Confirm the personal and corporate responsibility
- Report suspicion and other concerns at work as defined under laws & regulations.
- Describe the nature, size, and scale of financial crime risks, including the latest emerging threats.
- Complete a risk-based financial crime assessment to identify higher risks that apply to the firm.
- Define the framework of systems and controls that a firm must implement to mitigate the risk that it will be used by criminals or the financiers of terrorism.

We work with our clients to improve their education and training framework with relevant and bespoke training solutions that align directly with their business activities. Our clients appreciate our collaborative approach, which helps them meet validated goals and deadlines and delivers an improved training framework.

BESPOKE TRAINING

Course Catalogue

EBII's bespoke training will support your organisation in meeting the necessary regulatory requirements through our custom online and or in-house training solutions for:

- Anti-Money Laundering (AML) Awareness
- Managing Bribery & Corruption Risks
- Trade-Based Money Laundering
- Managing The Risk Of Terrorist Financing
- Managing Sanctions
- Managing Fraud Risk
- Customer Due Diligence
- Regulatory Risk

We offer our services to:

- Banking Sector
- E-Money Institutions
- Regulators
- Payment Institutions
- Investment Firms
- Compliance Professionals

We design our targeted training for:

- All staff
- Management
- Specialist
- Leadership



A man in a dark suit, white shirt, and red tie is sitting at a desk, looking at a laptop. He has his hand on his chin, appearing to be in deep thought. The background is a blurred office setting with bookshelves. The entire image has a blue tint.

We leverage existing learning content or create a tailored curriculum for a targeted audience.

Anti-Money Laundering (AML) Awareness

The continuing threat from international criminals, terrorists, and money launderers, who continue to take advantage of the products and services of the financial services sector, requires firms to ensure that the learning that is provided is effective and outcomes-focused. Financial crime, including fraud, is more severe and more pronounced during the covid pandemic in the economy's banking sector. It is the most significant single cause of bank failure and distress in the global banking system.

Our programmes allow both regulated, and unregulated employees who manage financial crime compliance risks to learn the latest crime typologies whilst encouraging delegates to think like a criminal to become more effective gamekeepers!

Delivery Formats

We work to your budget, which means you can afford us! Price is based on several factors, including; the number of delegates, length of delivery and the method of delivery.

- Live Online
- In Classroom
- Private Groups
- On-Demand

What you will learn

EBII, with its robust, consistent, and sustainable understanding and expertise in the African market, will provide a bespoke training solution that will identify and target risks and red flags in onboarding scenarios and ongoing due diligence taking into consideration: customer risk assessment; product risk; services risk; jurisdiction risk; and delivery channel risk, whilst focusing on how to query, review, and escalate alerts utilising appropriate resources. Other relevant areas will include:

- Crime awareness and the latest emerging threats that are relevant to the company, including, for example, fraud scams, transaction-based money laundering and trade-based money laundering.
- Understanding UK and international financial crime laws, regulations, and sources of best practice, including the EU 5th and 6th MLD, US BSA and the UK Money Laundering Regulations 2017, as amended in 2019, and relevant Local African Regulations.
- How to manage a risk-based approach to managing money laundering risks, including enhanced due diligence and simplified due diligence client identification and verification procedures.
- Clarification of personal and corporate responsibilities under the Proceeds of Crime Act 2002 and Terrorism Act 2000, including reporting knowledge and suspicion and how to avoid prejudicing an investigation by tipping off.

Anti-Money Laundering (AML) Advanced

This is designed to provide senior financial crime risk and compliance professionals with the technical knowledge and practical guidance required to manage an effective financial crime compliance programme.

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What You Will Learn

- Review the latest crime trends and threats that must be considered as part of a firm's risk assessment.
- Analyse the very latest legal and regulatory rules and guidance developments, including from the UN, FATF, Wolfsberg and the UK MLR 2017 as amended.
- Define the process of managing the risks of the customer lifecycle, including performing the risk-based approach to customer due diligence before and during the relationship.
- Understanding more about the role of the nominated officer and MLRO, including managing the SAR process, supporting the investigation and recovery of assets with law enforcement, and completing an MLRO report to the board.
- Describe examples of how to influence the culture of compliance and communicate change effectively.

Managing Bribery & Corruption Risks

Bribery and corruption are illicit activities. These risks must be managed to ensure that firms avoid the corporate Criminal Offence risk relating to the criminal conduct of employees and associates acting for and on behalf of firms. Most regulators expect senior management to understand the bribery and corruption risks faced by the firm, the materiality of the risks to its business, and the extent to which the firm's anti-bribery and corruption systems and controls are adequate and effective. EBI's bespoke training will cover this requirement.

Firms are required to have in place appropriate systems and controls to manage and mitigate issues arising from bribery and corruption. Learn more about personal and corporate responsibilities and identify internal and external risks relating to bribery offences.

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What You Will Learn

- Perform a firm-specific risk assessment, including consideration of internal and external threats.
- Detailed analysis of the requirements of the UK Bribery Act 2010 and the US Foreign Corrupt Practices Act 1977.
- This course's practical focus will encourage delegates to develop an enhanced understanding of the nature, size and scale of bribery and corruption and identify risks.
- How to manage the risks according to the six guiding principles to mitigate the risk of corporate prosecution.
- Analyse case enforcement action from the UK and internationally.

Trade-Based Money Laundering

Trade finance is emerging as a significant concern for AML/CTF enforcement authorities and compliance officers because of the complex nature of trade finance transactions and the difficulty in detecting and combating abuses within processes. With the evolution of AML/CTF controls globally, criminals exploit new ways to hide their 'dirty money'. Trade-based money laundering (TBML) is one way to deceive regulatory authorities and move illicit funds cross-border without being detected. Even in TBML, criminals adopt multiple schemes, including over or under-invoicing, multiple invoicing, short or over-shipping, obfuscation, and phantom shipping to achieve their aims.

The FATF recognises TBML as one of the three main methods by which criminal organisations and terrorist financiers move money by disguising its origin and integrating it into the formal economy. Banks, therefore, need to identify the risk areas in their trade finance activities and determine whether the controls in place are sufficiently robust to mitigate AML/CTF risks. The significant and global flow of funds and goods between international trade partners offers lucrative opportunities for criminally collusive importers and exporters to move illicit value between themselves, hiding 'dirty' money in both false and legitimate trade transactions. We will explore the anti-money laundering and broader financial crime risks and counter-terrorist financing risks that exist within international trade and finance.

This course will review trade-based money laundering typologies, including the misrepresentation of the price,

quantity, and quality of goods and services, and include an update on risks such as dual-use goods and the latest techniques used to evade sanctions.

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What You Will Learn

- More about trade and trade-based finance and of the international laws and ICC rules that govern these activities.
- The latest trends in trade-based money laundering techniques and how terrorist financiers, tax evaders and fraudsters are using trade to disguise their illicit activities.
- Analyse the latest sanctions and evaders' latest techniques, including the use of sanctioned states such as Iran, Syria and North Korea.
- Review recent legal and regulatory case enforcement news and use real-life case studies to understand what systems and controls must be applied to manage risks in international trade and finance.

A background image showing several Bitcoin coins and a laptop, suggesting a focus on cryptocurrency and digital finance.

Managing The Risk Of Terrorist Financing

In this course, delegates will look at the nature of terrorism and will review how these threats have evolved in recent years to include the acts of 'the lone wolf'.

Delegates will develop an enhanced understanding of how the aims of each terrorist group can be analysed to identify likely financing methodology. Additionally, we will explore how the financiers of terrorism aim to disguise their activity, often working in collusion with other criminals and even engaging in apparently legitimate trade.

Combating the risks of financing terrorism requires much more than simply placing reliance on sanction lists alone! Delegates will learn how to perform a risk assessment and, using this knowledge, help design and implement a framework of systems and controls to deter, detect and manage the significant risk of terrorist financing, including the financing of the proliferation and misuse of dual-use and military goods.

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What You Will Learn

- The course introduces terrorism and terrorist financing, including a brief history of terrorist activity up until the 21st century. It includes the latest details and profiling of active international groups.
- You will learn more about the needs of a terrorist group and a "lone wolf" and how these profiles influence the different monitoring techniques that must be employed to deter, detect, and disrupt the financing of terrorist activity.
- A key learning outcome will be to conduct a risk assessment, covering risks such as jurisdiction, sectors, and transactions that can be used to support, inform and enhance firm-specific procedures.

Managing Sanctions

Sanction evaders take steps to disguise their identity and control and take ownership of assets just like money launderers, but sanction evasion risks can look very different. In this programme, delegates will receive a comprehensive update on the latest developments concerning the sanctions laws and regulations as applied by the UN, USA, EU and UK.

A key focus will be to review how designated nationals attempt to evade sanctions when conducting cross-border transactions and international trade and finance.

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What You Will Learn

- What sanctions apply to business activity, and why it is critical to comply with these laws and regulations.
- Learn about the UK sanctions post-Brexit and how US sanctions apply to firms outside the USA.
- Conduct a risk assessment, identifying the key sanctions targets and evasion techniques that are being used.
- Identify systems and controls that are important to manage risks and avoid preventative breaches.
- Analyse case enforcement action from the UK and USA.

Managing Fraud Risk

Learn how to manage a proactive, comprehensive approach to combating fraud to mitigate the risks of financial loss, consumer disadvantage, legal, regulatory, and reputational damage.

This course will look at the definition and basic mechanics of fraud, how fraud is performed against individuals, firms, and the state, and what the impact of these crimes is. Delegates will receive help and guidance in performing a risk assessment that includes consideration of internal and external threats.

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What You Will Learn

- Identification of the latest fraud vulnerabilities.
- Perform a fraud risk-threat assessment and develop a fraud management plan of action to deter, detect and prosecute fraud activity.
- List the essential UK and European laws, regulations, and guidelines that must be understood to ensure that a firm-specific fraud management plan meets these requirements.
- Define the role of the fraud risk manager during the investigation and prosecution of a fraud event.

Customer Due Diligence

Learn how to conduct customer due diligence which allows you to consume a range of data and make intelligent decisions on who to transact with and how. Our smart and robust training programme will enable you to configure and manage data, the rules and risk scores, and so give you the confidence to assess your client risk effectively.

This course will look at the definition and basic mechanics of customer due diligence, how to determine what is the normal and expected activity for potential clients. We will look at how to determine what might be based on a risk-based customer classification system that clearly defines policies and makes it easier for staff to implement analysis and for compliance staff to report to regulators, if necessary. Delegates will receive help and guidance in performing a risk assessment that includes consideration of internal and external threats.

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What You Will Learn

- Perform CDD measures before you enter into a business relationship with your client in order to detect any bad actors early on.
- Strengthen your processes when vetting third parties.
- Ensure that pertinent information has been collected and stored securely.
- Detect if there is a need for Enhanced Due Diligence (EDD).
- Keep historical records on hand.

Regulatory Risk

Learn and understand how risks are categorised, quantified, monitored, and managed within banks and the related regulatory requirements. You will gain an improved understanding of how excellent regulatory compliance management protects your firm, as well as enhances its competitive advantage, including how to maximise the use of new technology.

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What You Will Learn

- Understand the business model of banks concerning the risks they take.
- Identify the critical banking risks groups and their relative importance.
- Learn about the qualitative and quantitative tools for measuring and managing financial risk in banks.
- Understand the regulation aimed at controlling risk in banks and how it has evolved.
- Understand the different methodologies used for regulatory capital and liquidity requirements in banks.
- Review how banks are managing the additional risks presented by COVID-19.

Training Cost & Delivery

We charge a fixed fee per day to develop the bespoke training programme and a fee based on the number of attendees. The value to customers increases as the size of the business grows.

Our Training Delivery



Online and Onsite Seminars
(optional)



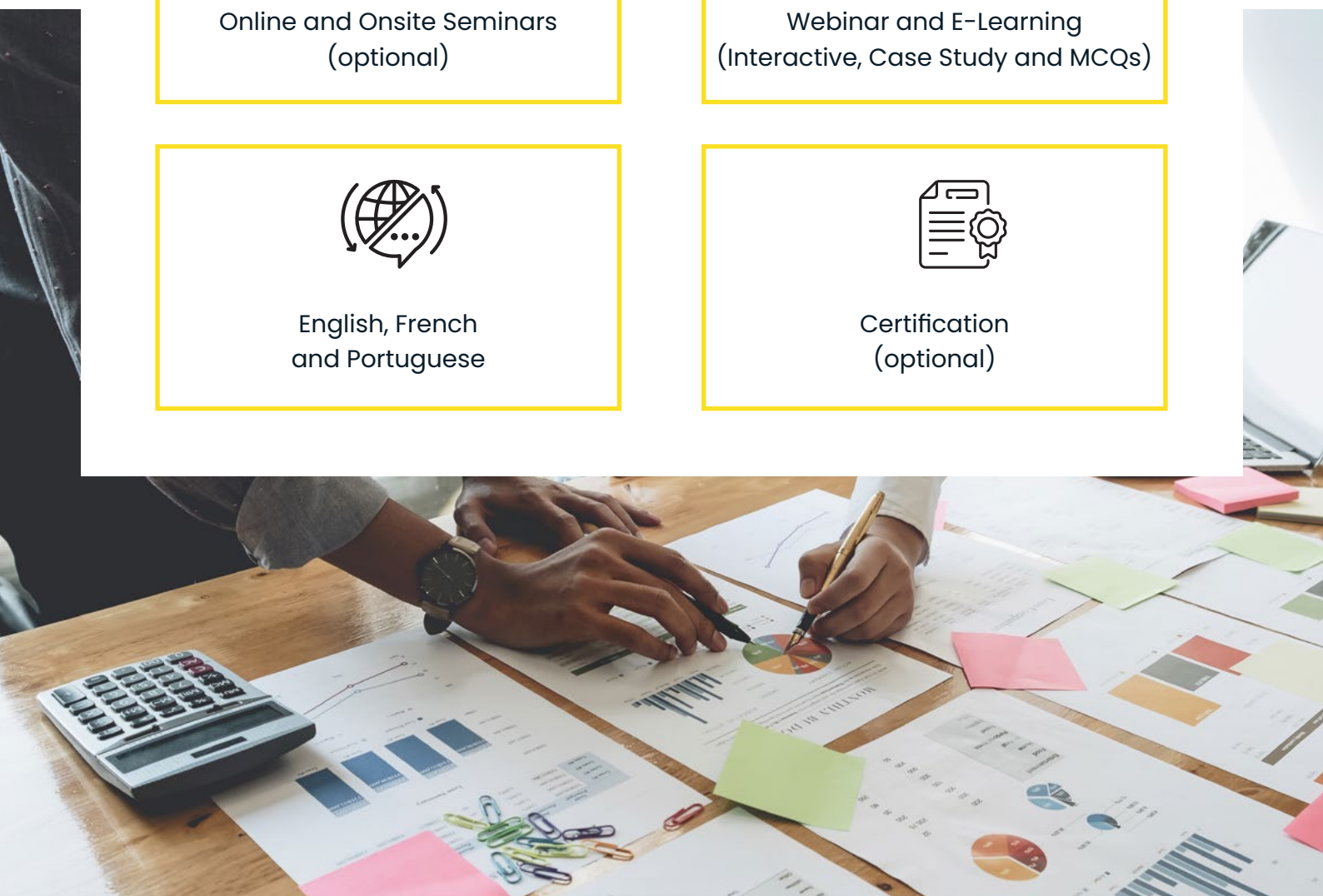
Webinar and E-Learning
(Interactive, Case Study and MCQs)



English, French
and Portuguese



Certification
(optional)



Our Leadership

Adjoa Adjei-Twum

CEO & Founder, EBII Group

Adjoa is a Financial Crime Compliance Expert with over 14 years of international experience with cross-cutting knowledge in both emerging and developed markets, especially in Anti-money laundering(AML) and Economic Sanctions. She has been re-hired severally in different capacities due to her outstanding knowledge and expertise in AML, counter-terrorist financing, sanctions and anti-bribery and corruption. She has won awards for her valuable contribution. Adjoa is an alumna of the University of Oxford, Said Business School, and also achieved an ICA Diploma in Financial Crime Prevention from Manchester University.



Adjoa is a recognised thought leader on issues concerning business and investments on the African continent. She has been interviewed by leading media platforms, most recently by BBC World Newsday and BBC News Africa, where she discussed how companies could minimise the risk of doing business within the African Continent in 2021. She has also been featured on BBC World Business, BBC radio, Citi TV, Metro TV, Joy TV and GHI TV, to name a few. Adjoa was celebrated as one of the leading African woman in finance on BBC World as part of their international women's day celebrations. Recently, she was recognised by Enterprising Oxford of the Oxford University in their 'Wonder Woman series, which highlights inspiring women leaders.

Adjoa has held various senior positions, including:

- Head of Global Training and Communications, Chief Controls Office (CCO)
- Associate Director, Financial Crime Compliance Advisory
- Vice President, Anti Money Laundering & Sanctions Assurance
- Global Sanctions Manager Central Sanctions Team
- Global Head of Financial Crime Compliance, Consumer Banking

Our Compliance Experts

All our experts have specialist experience in Anti-Money Laundering (AML) Awareness, Managing Bribery & Corruption Risks, Trade-Based Money Laundering, Managing The Risk Of Terrorist Financing, Managing Sanctions, Managing, Fraud Risk, Customer Due Diligence and Regulatory Risk. Our experts have provided their compliance expertise to organisations and banks worldwide and have a minimum of 10+ years of experience in providing compliance training.

We pick and assign the right expert according to our client's exact requirements to develop and deliver an efficient, compliant and cost-effective training programme.



Our compliance experts have industry-leading experience in working with financial institutions, including:





Our bespoke training will support your organisation in meeting the necessary regulatory requirements through our custom online and or in-house training solutions.

Email us for a free 20 minute consultation

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