

## ABOUT THE AUTHORS

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**Jai Banda** is a lawyer practising with a leading Malawian commercial law practice, Messrs. Sacranie, Gow and Company, in Blantyre. He has also practiced in Zimbabwe. He has been engaged in studying money laundering trends in Malawi for six years, participating in numerous workshops and seminars with institutions in the public and private sectors both within and outside Malawi. Jai has also played a significant role in the enactment of current anti-money laundering legislation in Malawi, and was instrumental in the establishment of that country's Financial Intelligence Unit.

**Joseph Munyoro** has a Bachelor of Accountancy degree from the Copperbelt University of Zambia and an MBA from the Edinburgh Business School. He is a Fellow of the Association of Chartered Certified Accountants of the United Kingdom. After working for the international audit firm PricewaterhouseCoopers from 1994 to 1997, he joined the Bank Supervision Department of the Central Bank of Zambia, where he was involved in developing customer diligence directives in 1998. Since 2001 he has been working in the Non-Bank Financial Institutions Department, developing and enforcing appropriate regulatory frameworks for various classes of non-bank financial institutions.

**Ray Goba** qualified to practise law in Zimbabwe, after which he also studied in the United States at the University of Minnesota. After a spell as a prosecutor in Zimbabwe, Ray was appointed Chief Law Officer and head of the Serious Economic Crimes Section in the Attorney-General's office in 1991. Between 1993 and 1994 he was Acting Director of Public Prosecutions and successfully prosecuted the first money laundering case in Zimbabwe under the Serious Offences (Confiscation of Profits) Act of 1990. He also participated in many investigations into bank and foreign exchange fraud, and sat on boards of enquiry into economic misconduct. He has consequently retained a keen interest in money laundering control. In 1998 he became Deputy Prosecutor-General in Namibia's Office of the Prosecutor-General. Since 2000 he has served as the Deputy Government Attorney handling civil matters.

**Bothwell Fundira** is a qualified accountant who has an MBA from the University of Warwick. He is a Fellow of the Chartered Institute of Management Accountants in Zimbabwe. Having spent more than 20 years in the financial and banking sector, he is familiar with a wide range of financial products, some of which tend to be abused for money laundering. He has written several papers on money laundering in Zimbabwe. At present he is the deputy chief executive of a large pension fund in Zimbabwe, with responsibilities that include finance, human resources, administration and investments.

**Charles Goredema** is a senior researcher at the Institute for Security Studies. He is based in Cape Town where he heads a research programme studying organised crime and money laundering trends in Southern Africa. Charles has been engaged in research into organised crime, money laundering and responses to them since 2000. In the course of his work he has spoken at many seminars and conferences and authored numerous publications.

**Benjamim Capito** has served as a legal adviser in the bank regulation department of the central Bank of Mozambique for a number of years. His tenure spans a period of volatility and turbulence in the economic and financial system in Mozambique. He has a wealth of experience in bank regulation and in identifying factors that facilitate the concealment of proceeds of crime and corruption in Mozambique, and an uncanny ability to explain complex situations.