



BREAKING BARRIERS

Inspiring the next generation
of women leaders

An initiative of the Singapore FATF Presidency (2022–2024)



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Foreword by T Raja Kumar

President of the FATF (July 2022 – June 2024)

The fight against financial crime is one that continuously evolves, with criminals always trying to find and exploit gaps, loopholes, and new technologies. To keep up with the criminals and ultimately take them down, we need to harness all our collective talents, skills, resources, and knowledge. That is why it is imperative for us to advance our efforts on diversity and inclusion within the FATF and the wider Global Network. Women are integral contributors to society. Why should this be any different in the area of fighting financial crime?

This is a topic that holds a special place in my heart. Early in my career as a senior police officer, I was deeply impressed by the calibre and abilities of my female colleagues who worked shoulder-to-shoulder with me. Yet, they lagged their peers when it came to promotion. As I rose in rank to eventually become the Deputy Commissioner of Police, I was glad to play my part in helping to change that culture and fully acknowledge the women talent in our midst. Today, the Singapore Police Force has women leaders at every level who are recognised and appreciated for what they bring to the organisation. They have smashed glass ceilings and paved the way for more women leaders to come to the forefront of the organisation.

At the FATF, I saw up close the outstanding female leaders in our midst. Yet there were few who were Heads of Delegation, and I told myself that this needed to change. After attending and participating in the high tea networking session hosted by APG Secretariat (then Deputy Executive Secretary Erin Lubowicz) and APG Co-chair (then



Interview with Raja
about this initiative

Malaysia) in the first few weeks of my term as FATF President, I was inspired and immediately committed to rolling out a series of initiatives to increase awareness of the need for gender diversity and to enable the next generations of women leaders. Helmed by the Singapore Presidency, the FATF kickstarted the Women in FATF and the Global Network (WFGN) initiative at the sidelines of the February 2023 Plenary. This is envisioned as a dedicated platform for discussions concerning the significant roles women have played and continue to play in combatting ML/TF/PF.

Since then, the FATF has organised a series of events to discuss the challenges and opportunities that women in FATF and the Global Network face, as well as how to advance their positions and contributions. One specific example of our efforts already bearing fruit is the Pilot Mentorship Programme, which I launched at the sidelines of the October 2023 Plenary. The first run of this bespoke mentorship programme involves 15 mentor-mentee pairs comprising individuals from a diverse range of countries and cultures. Mentors impart their invaluable wisdom and experiences to those who are relatively newer in the field, while mentees seize this opportunity to draw inspiration and insights from these accomplished leaders, fostering a rich cross-pollination of knowledge and professional growth.

Breaking Barriers: Inspiring the Next Generation of Women Leaders

To chronicle our collective knowledge and experiences and inspire the next generation, we decided to produce this e-book, which contains contributions from invited distinguished leaders of the FATF and Global Network.

“Breaking Barriers: Inspiring the Next Generation of Women Leaders” is more than just a collection of stories. Through the contributions, you will see glimpses of the determination, resilience, and expertise that women bring to the fight against financial crime, offering powerful insights, advice, and the power of example for aspiring women leaders. Some have also shared about how they have benefitted or even championed similar initiatives that promote inclusion in their home jurisdictions. You will also read about the strong personal relationships forged between the mentors and mentees of our pilot mentoring programme, how they have journeyed together over the last year, and how we are building a stronger FATF and Global Network community in the process.

Book launch in Singapore

It is fitting that this e-book is being launched in Singapore at the sidelines of the June 2024 Plenary by Singapore's Second Minister for Finance Indranee Rajah. Minister Indranee, a Senior Counsel, is a Cabinet Minister, the Leader of the House (Parliament) and a prominent advocate for women's equality in Singapore. Since its independence in 1965, Singapore has been a strong advocate for women's development, with equality, partnership, and respect underpinning these efforts, ensuring a supportive and inclusive environment for all women. This extends to Government employees as well, with 55.8%¹ of the civil service now being female. Women leaders at senior and middle management levels are well established in both the Government and the private sectors. This did not happen by accident, but by deliberate enablement through facilitation of equal education opportunities for women and meritocracy policies relating to career advancement.

Word of thanks

I extend my heartfelt gratitude to our FATF Executive Secretary Violaine Clerc, Alexandra Wijmenga-Daniel, Leonie Gondouin, Li Ling Chong, Kelly Chang, Michael Cheung, and Audrey Chan, and countless others whose unwavering efforts have made this e-book and the other WFGN initiatives possible. Also, a special thanks to Elisa de Anda Madrazo who was just as passionate about this initiative during her stint as my Vice President (up till June 2023). I would also like to acknowledge the distinguished leaders from across the globe, whose invaluable contributions to the e-book reflect a shared belief in shaping a promising future for our women in FATF and across the Global Network.

My hope

As I reach the end of my Presidency term, it is my personal hope that this initiative will continue to flourish at the FATF and benefit women for years to come. The fight against financial crime would greatly benefit from the diverse talents and perspectives of all, irrespective of gender.

I hope you find this publication uplifting, and go forth, inspire and be the driver of positive change in your sphere of influence by recognising all talent, regardless of gender, race, language, religion, or other attribute.

¹ Department of Statistics Singapore. Government Employees in the Civil Service by Sex Data for 2022.

STORIES FROM LEADERS OF FATF AND THE GLOBAL NETWORK



Violaine Clerc



Elżbieta
Franków-Jaśkiewicz



Fikile P. Zitha



Maria Wienker



Jeremy Weil



Raghad AlYousefi



Valerie Tay



Elisa de Anda
Madrazo



Shana Krishnan



Giles Thomson



Catherine Dion



Manda Chan



Dawne J. Spicer



Erin Lubowicz



Suliman Aljabrin



Violaine Clerc

Violaine Clerc is the Executive Secretary of the FATF.

Supporting gender equality is not “a women only” issue. This mindset needs to change!

I am grateful to the President T Raja Kumar for the launch of the Women in FATF and the Global Network initiative under the Singapore Presidency.

This book reveals a host of inspiring and often moving stories of how many of my female colleagues around the world have overcome gender barriers to succeed in the industry and in turn inspire others. But this book also reveals that our male colleagues are also more and more conscious of these obstacles and are committed to contributing to promote gender equality.

I am the first woman to be Executive Secretary of the FATF since its creation in 1989 and I am often perceived as an example of “the woman, mother of a large family, who succeeds in her professional career”. I have never liked that label because we’re all different and are on our own journeys. It’s not because I’m successful professionally with four children that others might not find it difficult to reconcile work and parenthood.

I am proud that we have been able to initiate a mentoring programme to support Women in the FATF and the Global Network under the Singapore Presidency. It was a challenge in a multicultural environment but the feedback on this first experience is very positive. Mentors and mentees have created a safe place where they can



Interview with Violaine
about this initiative

share and learn from their respective experiences, and feel mutually supported.

From a perspective of reconciling personal and professional life, you need a vision of your work-life balance and you need your work environment to recognise that your life outside of work matters. It's critical to have a life outside of work. It's also important to know how to appreciate the present moment. This applies to maternity leave, for example, but also to everyday moments. The time you spend with your children is important but the quality of that time even more so. For me, breakfast, bath time and evening reading with the little ones are privileged moments that we have always tried to preserve. Family dinners remain a special and precious moment. My husband is my ally in this personal and professional balance, we have always shared everything from the beginning, and have always been in total agreement on the subject.

“ You need your work environment to recognise that your life outside work matters.

Let's work together to break down the barriers to build a more diverse working environment where everyone can use their own unique dynamism, enthusiasm, and skills to succeed.

HER NUGGET OF WISDOM

The importance of a man leading an initiative to inspire women in the industry is critical. We all recognise that more needs to be done to help more women play their part in what still remains a largely male dominated industry. Women need to work in close partnership with men, so that the workplace has a better understanding of the challenges women face, and can support their professional growth. This inclusive approach is essential to boost and sustain gender equality but also to improve work life balance for men and women.



Elżbieta Franków-Jaśkiewicz

Elżbieta Franków-Jaśkiewicz is Interim Chair of the Egmont Group, concurrently Deputy Director of Financial Information in the Ministry of Finance of Poland.

Does a woman have to do more than a man to get noticed and to reach a leadership position? From my extensive career in public administration, I can attest to the reality that women often need to put in more effort to garner recognition and attain leadership roles.

I often highlight that my career started as a police officer. It was the pursuit of broader professional growth that eventually led me to transition from uniformed service to serving in wider public administration.

My subsequent role in the Ministry of Internal Affairs allowed me to focus on strategic issues, including plans to combat organised crime. It was during this time that I learnt about the creation of a new agency in Poland – the Polish Financial Intelligence Unit.

Moving into this newly created FIU, I brought my police knowledge and a youthful enthusiasm for creating something new. Seeing how dynamically our unit was developing, I looked forward to new challenges with interest, and as the future proved, I was not lacking in the requisite skills. My acquired expertise in policing and developing administrative experience played a pivotal role in obtaining my new position as the head of the international cooperation unit within Polish FIU. I had the opportunity to expand my expertise in the international realm, gaining insights into the operations of international organisations and contributing to creating new standards and rules. This role also granted me the authority to represent the Polish FIU



Interview with Elżbieta
about this initiative

on the international stage, notably within the MONEYVAL Committee and the Egmont Group.

My many years of activity in these organisations have brought me international recognition through elections to key positions in both organisations. I became the first woman to assume the role of President of MONEYVAL and the only woman in its Bureau! The scenario differed with the Egmont Group, where women had long assumed leadership roles within this international organisation. Performing these roles required me to have time discipline, effective task allocation and good coordination with all teams supporting me in these functions, both in my FIU, within the Secretariat and Leadership of the Egmont Group, as well as with the Secretariat and the MONEYVAL Bureau. Last year, I transitioned to the role of deputy director within my home unit. I have encountered new challenges as I navigate my current, highly demanding role alongside my role as Egmont Interim chair.

“ I firmly believe that women are inherently dedicated to pursuing their goals and achieving success.

Reflecting on my life’s journey, I firmly believe that women are inherently dedicated to pursuing their goals and achieving success.

I have met many people on my journey who have inspired me to take action. Firstly, my family, but also my warm-hearted friends. To mention my parents -they motivated me to act and grow. I’m also grateful to my husband, a forest ranger, for exposing me to the raw essence of nature. Through nature’s teachings, I’ve learned resilience and the ability to persevere despite the challenges life may present.

I credit the former President of MONEYVAL for giving me the opportunity to be involved in Bureau work. Through his own example, he showed me how to engage and influence, mitigate disputes, and motivate people to face the next challenge. However, in the case of the Egmont Group, two amazing women, my predecessors as Egmont Group Chairpersons, showed me that women in the AML world, still dominated by men, can also be sent to the first line. Thank you to Daniel, Hennie and Xolisile for their inspiring attitude and encouraging me to follow in their footsteps!

Women who take their first steps in the AML/CFT domain often wonder whether they will cope with the maze of regulations, new

technologies and related challenges. They wonder whether they can cope with the analytical work. I am confident that women uniquely contribute two critical skills to the workplace: their innate creativity and flexibility. These qualities pair well with our current need to adapt and swiftly address new and emerging risks from rapidly evolving technology that underpins FinTech's products and services.

“ I share a belief that variety is the spice of life.

In retrospect, I am convinced that I have motivated many women within the MONEYVAL Committee to action. They opened themselves to new challenges and took over leading functions in ongoing projects. More and more women began to act as heads of delegations and join discussions during plenary sessions. Women felt that their voice was influential in the Committee's work.

I was delighted by the proactive step taken by the FATF President and Executive Secretary to establish a mentoring program under the FATF. I eagerly anticipate participating in this program in the future as I am ready to share my experience and values, which have been unchanged for many years – equity, diversity and inclusion. I'm driven by these three values, each of which drives my supportive approach to people and tasks. I share a belief that variety is the spice of life.

HER NUGGET OF WISDOM

As women, we are designed to be distinct individuals, akin to limited editions. Remember that your uniqueness is your strength, so embrace it without hesitation. Stand confidently in your authenticity, no matter how vulnerable your position may seem.

Good luck to all of you!



Fikile P. Zitha

Fikile P. Zitha is Executive Secretary of the Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLG).

My name is Fikile P. Zitha, I am the first female Executive Secretary of ESAAMLG. I have been involved in AML/CFT/CPF policy issues for more than 20 years now. I hope that this article will inspire and motivate young capable female AML/CFT/CPF practitioners in my region and beyond to break the imaginary ceilings and follow in my footsteps.

I embarked on this AML/CFT/CPF journey by chance, to be precise, it was out of curiosity. In 2002 while going through the documents which were submitted to the Office of the Director-General of the South African National Treasury (the Treasury), I came across a submission which caught my attention. At the time, I was a Director in the Office of the Director-General, Ms Maria Ramos. The submission was about setting up the FIU, something new, hence I was intrigued. That night, I left the office at midnight after going through the submission thoroughly. The following morning, I cornered one of the Treasury's Deputy Director-Generals, Mr Lesetja Kganyago, who is currently the Governor of the South African Reserve Bank. This was the beauty of being the Director in the Office of the Director-General, I could barge in their offices anytime! I requested him to explain what the FIU is about, the FATF Standards and more. For me, the work appeared to be extremely technical and intimidating (but I like challenging myself)! The discussion was illuminating, I decided that I wanted to be seconded to assist a team of five to set up the FIU.

The next hurdle was to convince my no-nonsense boss lady that I wanted to be seconded. Fast forward, after she had consulted Mr.



Interview with Fikile
about this initiative

Murray Michell – FIU acting Director (CEO) who was leading the small team to set up the FIU – she authorised my request for the secondment. As fate will have it, one of the key Experts tasked with setting up the FIU was Pieter Smit! Initially, I was responsible for setting up the administrative and corporate arrangements of the FIU, the Financial Intelligence Centre (the FIC). This involved applying for the FIC’s status as an entity of the government, applying for its bank account, setting up the human resources, finance and information communication and technology (ICT) functions as well as managing consultants that were engaged to develop the organogram of the FIC, job evaluations, relevant policies, including the remuneration framework. I then recruited the first cohort of key personnel such as the Chief Financial Officer, the Heads of Human Resources and ICT plus two ICT support as well as five Analysts. With all this in place, the FIC became operational on 3 February 2003.

“ It was not about heading a department but identifying an incredibly knowledgeable expert in the field who became my mentor.

Mr Michell offered me a position to head the Corporate Services Division of the FIC, responsible for HR, Finance, ICT and Corporate Legal. I declined the offer and indicated that I wanted to be involved in the technical work, particularly FATF issues. By then, I had been a Director in the Treasury for four years. The acting Director pointed out that Pieter was heading that department, and my response was that I will report to him (Pieter). For me, it was not about heading a department but identifying an incredibly knowledgeable Expert in the field who became my mentor. I was given opportunities to head the South African Delegation to the ESAAMLG and participate in Egmont Group meetings. It was during my involvement in both the ESAAMLG and the Egmont Group that I was instrumental in ensuring that eleven FIUs from our region were admitted as Egmont Group members. I was also the Chairperson of the ESAAMLG Task Force of Senior Officials and the Egmont East and Southern Africa Regional Representative. This automatically meant that I became an Egmont Committee member for a duration of two years. I was also a South African delegate to the FATF meetings for 20 years. In 2009, I was appointed as one of the Analytical Support and Sanctions Monitoring Team Experts under the UN Security Council, based in New York.

Pieter allowed me to leave but kept my position in the FIC. I spent only two years at the Security Council because my son could not adjust to living abroad. Prior to my appointment as the Executive Secretary, I was the Africa and the Middle East Joint Group Co-Chair from 2014 to October 2022. In this capacity, I have engaged with Presidents, Prime Ministers, Ministers, Governors of Central Banks, and senior government officials from different countries. I would not be where I am now if Pieter Smit, Murray Mitchell, and Adv. Xolisile Khanyile did not believe in me and gave me all the opportunities to learn and flourish. Pieter is my unsung hero!

“ I would not be where I am now if Pieter Smit, Murray Mitchell, and Adv. Xolisile Khanyile did not believe in me and gave me all the opportunities to learn and flourish.

I am also incredibly honoured to have someone of Executive Secretary Violaine Clerc’s calibre as my mentor and am immensely grateful for her guidance and support.

HER NUGGET OF WISDOM

As a parting word of advice to women who are just embarking on this journey, I suggest identifying potential mentors. Surround yourself with people who believe in you, so when you begin to lose faith in yourself, you can find the strength to keep going. Be patient, volunteer for projects and assessments, and create support structures for yourselves and your families. For example, consider services for transporting your children or assisting them with schoolwork.



Maria Wienker

Dr. Maria Wienker is Germany's Head of Delegation to the FATF, concurrently Head of International AML/CFT/CPF Section in the Department in the Federal Ministry of Finance of Germany and Team Lead in the project for establishing the new German Federal Financial Crime Agency.

I am a lawyer by training, specialising in international public law and human rights law. In university, I was interested in what is just, how to achieve fairness and how the entities shaping this world, States, hold these ideals together – of course some better than others. If you are this kind of lawyer and you are interested in and are working for a rule based, fair and just international system, moral high ground seems on your side, but not necessarily the power to change things. Also, the way into this world often leads you through a stage of unpaid internships or first jobs where you cannot sustain yourself. After costly university studies, that was the least I wanted. I wanted independence and appreciation of my work also in terms of remuneration. Also, I did not want to be the person reminding everybody of ideal morals when I felt that the real dynamics that move and turn things are elsewhere. I wanted to go where things move and shake.

So, I started my career in American and British law firms. Absolute power houses in terms of professional excellence, speed, workload and remuneration. I learned so much during these years and I would always choose this path again. Because I know this world now – big corporates, big money, impossible things that you are asked to make possible, overnight, on holidays, whenever the client calls. As important as it was to choose this path in order to learn from some of the most capable and brightest people I have ever met – as important was it for me to leave it. Because at a certain point, I was asking myself what exactly I was moving and shaking. It was often not what I thought – in a bigger picture – would be the right goals and balance



Interview with Maria
about this initiative

of interest. The lesson I learned though that things move and shake where the money is. Because it is true – money does make the world go ‘round.

I then chose a job in the Ministry of Finance in Anti-Money-Laundering which was a tiny unit at the time and has since multiplied in terms of resources, staff, meaning and influence. After some years in AML, I was offered a job in the Chancellery where – in my final position – I worked as Chief of Staff and Communications for one of the State Ministers – a female politician who served as a great mentor for me. It was an invaluable time in terms of understanding the political sphere which is still highly relevant in my current day.

“ As important as it was to choose this path in order to learn from some of the most capable and brightest people I have ever met — as important was it for me to leave it.

Another important mentor throughout my career has been former FATF President Dr Marcus Pleyer, who grew and built the AML/CFT/CPF division in the Ministry and from whose incredible expertise I learned so much. When the government changed, he offered me to take on the position as Head of Delegation at FATF, leading the unit in charge of the international fight against ML/TF/PF. It was great to be back since I find the work very rewarding. I also deeply thank FATF President T Raja Kumar for the trust in me when offering me a seat in the Steering Group.

What fascinates me about the work is the fact that financial flows draw a picture of the world today – without any make-up. Financial flows tell you who is playing by the rules and who is not. They tell you about the players that are freeriding on others who are abiding by the rules, undermining the belief that honesty and adherence to rules are worth it, damaging what we believe in terms of a common good and functioning states. And that is only the money laundering aspect. The threat from terrorist and proliferation financing is an existential one. Not only within the FATF but also in my national capacity, I have seen the power and effect that FATF’s toolbox can have. Germany’s MER sparked the large-scale national reforms we are working on now, establishing new AML structures and authorities. The FATF has the power to ignite change.

“ Participating in the WFGN programme as a mentor is important to me since I wanted to not only advocate for inclusiveness on abstract levels, but also in terms of my personal engagement and commitment.

Participating in the WFGN programme as a mentor is important to me since I wanted to not only advocate for inclusiveness on abstract levels, but also in terms of my personal engagement and commitment. But why have I talked so much about my path into the AML world in this text and how could this be relevant to other women? I think it is important to find your mission, find out what drives you and not let others stop you. It is this mission that keeps you going.

HER NUGGET OF WISDOM

Ironically, my advice is: Don't look for female role models but look for role models. Ignore the gender. If you limit yourself by getting inspired by women only, you cut off a significant part of inspiration (great thing though that there are more and more great female role models in FATF like President-Elect Elisa de Anda Madrazo and Executive Secretary Violaine Clerc). Be inspired by humans – no matter what their gender is. That translates into what drives you too: Be driven by your mission, do not ask yourself what is appropriate, or which females have done what before. A mental exercise that always helps me personally: Take a step back. Imagine your life is a story in a book that you are reading. How would you look at yourself as a character? Would you be the hero in your story? What would it take for you to be one? Would you like to be one? What is the person you would like to be in a story called life?



Jeremy Weil

Jeremy Weil is Vice President of the FATF, concurrently Senior Director of International Finance Crime Policy of Sanctions in the Department of Finance of Canada.

One of the great strengths of the FATF and the Global Network is our ability to learn from one another and to draw out best practices so that we can collectively improve our ability to detect, deter and disrupt financial crime.

It is in that spirit that I wanted to use this opportunity to share a best practice from my home country of Canada. Perhaps it will help others to bring a different perspective to their work, and I look forward to learning how others approach inclusive program delivery and policymaking.

Whenever a policy, program or other initiative is being developed in Canada, at the federal level, it must be the subject of what is known as Gender-based Analysis Plus (GBA Plus) analysis. GBA Plus is a process for understanding who is impacted by the issue or opportunity being addressed by the initiative; identifying how the initiative could be tailored to meet diverse needs of the people most impacted; and anticipating and mitigating any barriers to accessing or benefitting from the initiative. This is an intersectional analysis that goes beyond biological (sex) and socio-cultural (gender) differences to consider other factors, such as age, disability, education, ethnicity, economic status, geography (including rurality), language, race, religion, and sexual orientation.

Here at the Canadian treasury, analysts and managers have become accustomed to this tool. At the time a decision is being sought from the Minister, a special annex is to be completed which helps



Interview with Jeremy
about this initiative

the sponsor identify the impacts of the measure on diverse groups of people. But this tool wasn't always second nature the way it is today.

I recall my first time using the tool in 2011. The government of Canada was deciding whether to sell a large tract of federal land to enable mining development in a remote region. I dutifully completed the GBA Plus annex (in addition to lengthy environmental impact assessments) citing that this project had symmetrical impacts on all groups in Canada and did not warrant any special analysis from a gender or inclusion perspective (i.e., "not applicable").

“ It is estimated that nearly one billion women around the world are unserved or underserved by the formal financial sector and thus are unable to reach their full economic potential.

My Director at the time came to see me and politely asked if I knew the gender composition of the mining industry. I had not even considered that aspect of the issue. I began researching and found that globally, women only represent about 16% of the mining workforce at all levels. Furthermore, there was clear evidence that systemic inequity in this industry was causing pay gaps between men and women, unequal access to support networks, and higher rates of discrimination and harassment. It was clear that economic opportunities that would be created by a new mine would not equally benefit all groups in Canada. Far from it. Equipped with this knowledge, I made this explicit in my analysis, which ensured that Ministers could make fully informed decisions. It also enabled me to include mitigation strategies to reduce the inequitable impacts of a potential decision.

You are probably wondering what any of this has to do with AML/CFT policy or operations?

Canada has found that measures that combat money laundering disproportionately benefit marginalised groups, including women, children, seniors, indigenous people, black and racialised people, 2SLGBTQI+² people, people suffering from addictions, and newcomers. In Canada, and likely elsewhere, these groups are disproportionately the victims of criminal activities linked to money laundering,

² Two-Spirit, lesbian, gay, bisexual, transgender, queer, intersex, and additional people who identify as part of sexual and gender diverse communities.

such as fraud, drug trafficking, and human trafficking. Furthermore, diaspora communities and newcomers to Canada may be unwittingly co-opted by organised crime groups to launder money through unregistered financial networks and businesses. Our efforts to combat financial crime are helping those who need it most.

The FATF and Global Network's focus on mitigating unintended consequences is also a way in which we can help promote inclusion. For example, it is estimated that nearly one billion women around the world are unserved or underserved by the formal financial sector and thus are unable to reach their full economic potential. By ensuring that the FATF's standards don't unintentionally exclude anyone from the financial system, and by taking steps to promote financial inclusion through our standards, we are in fact applying the spirit of Canada's GBA Plus analytical lens to our work.

HIS NUGGET OF WISDOM

Perhaps one day such a screening for gender and other exclusionary impacts will become a mandatory part of the FATF's standards development process, until then I encourage all of you to bring an inclusive lens to bear on your responsibilities in your home countries and to our multilateral efforts at the FATF and across the entire Global Network.



Raghad AlYousefi

Raghad AlYousefi is Gulf Cooperation Council's Head of the Delegation to the FATF, concurrently Head of AML/CFT Department in the Cooperation Council for the Arab States of the Gulf.

Safeguarding the global financial system together

My journey in AML/CFT began during my law studies, where I developed a keen interest in understanding financial regulations and their impact on society. AML/CFT's significant role in protecting the integrity of financial systems and ensuring the greater good deeply resonated with me. I still carry these sentiments as the head of the Gulf Cooperation Council (GCC) delegation to the FATF. I have had the privilege of contributing to the global efforts in combating money laundering, terrorist financing, and proliferation financing. The FATF's role as an international standard-setter has been instrumental in establishing comprehensive frameworks and guidelines to effectively address financial crimes.

To gain practical knowledge and experience, I chose to work in the legal and financial sector. This provided me with a firsthand understanding of the challenges faced by financial institutions in identifying and stopping illicit financial activities. Throughout my journey, I had the opportunity to explore various AML/CFT frameworks, compliance procedures, and advanced technologies employed in the fight against financial crimes. However, it is important to note that the path in AML/CFT has not been without its challenges. These experiences, challenges, and inspirations have shaped my commitment to combating financial crimes and contributing to a safer and more secure world.

The FATF has recently launched a mentorship program aimed at promoting knowledge sharing and open discussions among women within the FATF and the Global Network. Participating as a mentor in this program and connecting with fellow female professionals has proven to be immensely valuable. It has provided me with profound insights, meaningful connections, and a supportive environment to openly address our challenges, uncertainties, and accomplishments. Through these interactions, we have shared experiences, learned valuable lessons, and gained insights that empower us to navigate the obstacles we encounter in our pursuit of success. The struggles faced by women in the AML/CFT field transcend geographical boundaries. These challenges are universal, but by supporting one another and drawing from each other's experiences, we can overcome these barriers and emerge stronger together.

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Recognising the positive impact that our collective work has had on others, particularly women in the AML/CFT community, brings a deep sense of fulfilment. It is especially heartening to hear from female professionals who have been inspired to explore international opportunities as a result. In the challenging landscape of AML/CFT, it is essential for women to feel empowered to pursue their aspirations beyond their local contexts. If our experiences and achievements have played a role in encouraging them to broaden their horizons and explore international avenues, it is a testament to the power of representation and mentorship.

That said, as you embark on your journey in the AML/CFT field, I would like to share some valuable pieces of advice that I have learned from experience:

First and foremost, believe in yourself and recognise the unique perspective you bring to this field. Have confidence in your abilities,

trust your judgment, and seize opportunities to showcase your expertise. Embrace your skills and let your voice be heard.

Seek out mentorship and networking opportunities. Connect with both experienced women and men who can offer guidance and support. Building strong relationships is crucial in the AML/CFT field. Cultivate the connections to gain valuable insights, support, and opportunities that can advance your career, networking can open doors and create a supportive community within the field.

Continuously educate yourself. AML/CFT regulations and financial crime trends are constantly evolving. One example of this is the rise of cryptocurrency-related crimes. Stay updated on the latest developments through training programs, conferences, and industry publications. Invest in your professional development to enhance your knowledge and stay ahead in the field. Be proactive in seeking out learning opportunities and maintain a curious mindset about new developments.

HER NUGGET OF WISDOM

Advocate for yourself and do not hesitate to speak up and assert yourself. Take credit for your accomplishments and contributions, your voice matters, and your perspective is invaluable. Actively participate in discussions and decision-making processes. Embrace your role and the impact you can make in combatting financial crimes. The AML/CFT field thrives on diverse voices and perspectives, including yours. Remember, your gender should never limit your potential in the AML/CFT field. Stay focused, be persistent, and continue to learn and grow. Your contributions are vital in creating a safer and more secure financial system.

Throughout my journey, I have been grateful for the platform that allows me to inspire and support professionals in the AML/CFT field, regardless of gender. My aim is to foster an inclusive and diverse environment that empowers everyone to thrive in the AML/CFT field. Our shared objective is to safeguard the integrity of the global financial system and protect society from the perils of money laundering and terrorist financing. By embracing and promoting gender diversity and inclusivity, we strengthen our collective capacity to combat financial crimes with greater effectiveness, thereby safeguarding the long-term stability and security of the global financial system. Together, we can foster a resilient and cohesive AML/CFT community dedicated to advancing the greater good.



Valerie Tay

Valerie Tay is Former Co-Chair of the PDG Working Group and is now the Executive Director of the Inspection and Supervisory Methodologies Department of the Monetary Authority of Singapore.

Can good really triumph over evil?

As a kid, I was an avid fan of super-hero comics. I grew up believing that good can triumph over evil. That belief wavered as I became a young adult, on the back of endless global news reports of the harm criminals and other bad actors were inflicting on people and society. So after school, I joined the news media to report on these developments and pursue the truths behind them, including of financial crisis. It led a few years later, to the opportunity to join the Monetary Authority of Singapore in its team managing international relations. That started a learning journey to partake in the discourse that was shaping the global crisis response. It was an exhilarating experience and most importantly one filled with purpose and meaning. After being involved in free trade negotiations, at international and regional level fora for central banking and financial supervision, I was roped into AML/CFT policy making and supervision of financial institutions, and consequently joined the FATF membership.

Drawing strength from FATF's fight to make the world safer

Serving in this global alliance to combat financial crime has been such a major highlight of my life experiences. I have been inspired by the strong resolve of its membership to collectively implement global AML/CFT standards across the world, the focus on being effective in execution, not just in complying technically, and its unique platform for policymakers and practitioners to share experiences and join forces to better protect humankind from criminal harm.

In just over a decade at FATF, I have had the privilege to be in a number of working groups and in my final few years, as co-chair of its Policy Development Group (PDG). With the combined wisdom and expertise of fellow FATF members, we crafted new rules inter alia, to address proliferation finance risks, prevent criminal abuse of virtual assets services providers, enhance powers for asset recovery and confiscation, and facilitate information sharing by financial groups and public private partnerships.

“ I was really amongst heroes who were joining minds, hearts, and hands to make the world safer. Their will restored my conviction that good can triumph over evil.

Although my FATF colleagues would be too modest to ever admit this, I was really amongst heroes who were joining minds, hearts, and hands to make the world safer. Their will restored my conviction that good can triumph over evil. They inspired me to better understand the varying interests and aspirations, mobilise ideas to overcome challenges and jointly craft the optimal consensus proposals to recommend to the FATF plenary.

Celebrating the women and men of FATF

In addressing the theme of this publication, let me acknowledge the contributions of the women of FATF. In fact, women have and will hold the office of the Presidency; over my three terms, two of my fellow PDG co-chairs were women and so were several of our predecessors. Many capable women are part of the highly professional team at the Secretariat. While our male counterparts also have unique strengths and contributions, let me celebrate the skills that may come more naturally to us women. Listening, empathising, and nurturing appreciation of common ground, as well as multi-tasking to complete heavy meeting agendas in good time.

Alas, all good things must come to an end. I have passed the baton to my colleague, who also happens to be a woman as happily there is no lack of gender equality in the public service in Singapore. With the mission to keep us safer from financial crime securely in her capable hands and that of the wider teams of men and women dedicated to the AML/CFT fight, my remaining input is to continue the work on

enabling technologies to detect the criminal networks hidden in the financial system, including by scaling public private partnerships.

“ While our male counterparts also have unique strengths and contributions, let me celebrate the skills that may come more naturally to us women. Listening, empathising and nurturing appreciation of common ground, as well as multi-tasking to complete heavy meeting agendas in good time.

Be empowered to find your super power

As I transition to take up other causes in life and work, I will always carry with me the lessons from my time at FATF, of the super-power from collaboration and partnerships that are anchored on impactful purpose.

HER NUGGET OF WISDOM

My advice to young women and men searching for your life purposes, is to understand yourself and keep situationally aware. Figure out what you are naturally good at, what you enjoy doing, and be alert to what the world needs from you. Your flow and true callings lie in the intersection.

Even after finding the sweet spot, to deliver impact, continue to learn to grow in competence and nurture partnerships to give you agility to detect and adapt to changes in the environment.

Empower yourself to go forth and do good!



Elisa De Anda Madrazo

Elisa De Anda Madrazo is Former Vice President and President-Elect of the FATF, concurrently Director-General in the Ministry of Finance and Public Credit of Mexico.

Gender inequality remains a persistent challenge across various sectors, with women often facing barriers to advancement and representation in positions of leadership. In industries like banking, finance, and AML/CFT, this gap is particularly pronounced, perpetuating the stereotype of these fields as male dominated. While efforts are being made to address this disparity and progress has been achieved, there is still much to be done.



Interview with Elisa
about this initiative

“ **The journey towards increased equality and inclusiveness is both an individual and a social one.** ”

The journey towards increased equality and inclusiveness is both an individual and a social one. As we push our ecosystem to be better, we simultaneously embark on an introspection of our own beliefs and actions.

The Women in FATF and Global Network initiative launched by the Singaporean Presidency provided an opportunity to have open conversations on the matter with colleagues – women and men – from all corners of the world, and with different cultures and backgrounds. It has been incredibly enriching and full of lessons. In this written

reflection, I want to delve further into one key takeaway I took from these conversations: the importance of investing time to create awareness and to move the conversation away from the existence of biases and focus on accountability.

“ The Women in FATF and Global Network initiative launched by the Singaporean Presidency provided an opportunity to have open conversations on the matter with colleagues – women and men – from all corners of the world, and with different cultures and backgrounds

Traditionally, conversations surrounding gender have centred on a narrative of biases, which are embedded stereotypes and prejudices that shape our perceptions and decision-making processes, contributing to systemic inequities and hindering the advancement of women in various spheres. Biases – whether implicit or explicit – are real and problematic and should be called upon when identified. However, focusing the narrative on biases fails to address a crucial aspect of the issue: individual responsibility. This is because biases are inherited from cultural, religious, and societal influences. They can also be learned from friends and family. The concern is that, by definition, the concept of biases strips away a level of responsibility because when acting under a bias you can argue that “you didn’t know better”.

In contrast, gender negligence refers to the failure to address known issues of inequality or discrimination, often due to oversight, apathy, or complacency. Unlike biases, negligence carries a higher level of individualised responsibility and accountability, requiring individuals and organizations to actively acknowledge and rectify systemic shortcomings.

Creating awareness is key in transitioning the conversation from biases to negligence. Awareness fosters a culture of accountability, compelling individuals to confront their own biases and assume responsibility for their actions. By naming and shedding light on the nature of gender inequality and its repercussions, we empower individuals to recognize their role in perpetuating systemic conduct.

When individuals are sufficiently aware of the issues, they can no longer claim ignorance – biases – as a reason for inaction or discriminatory behaviour. Thus, awareness is a catalyst for accountability, fertilising the soil for meaningful change.

Research in this area, including studies conducted by the University of Michigan, emphasises the significance of shifting the conversation from recognizing biases to promoting accountability to enact meaningful change. By fostering a culture of accountability and actively challenging systemic shortcomings, we can create more inclusive and equitable systems.

My journey toward understanding my gender negligence has been one of introspection and growth and not has not always been an inspiring one.

Women in leadership positions are often invited to share success stories to inspire and mentor others. However, the reality is that my path is also one with mistakes, personal biases, and wrong choices. In 2016, when faced with the prospect of a promotion and the news of my second pregnancy, I made a decision rooted in fear and bias. Concerned that my pregnancy would jeopardise my promotion, I chose to conceal the news for a couple of months, denying myself the opportunity to embrace publicly a significant blessing in my life.

“ Concerned that my pregnancy would jeopardise my promotion, I chose to conceal the news for a couple of months, denying myself the opportunity to embrace publicly a significant blessing in my life

Looking back, I realise that if I had possessed the knowledge and awareness I have today, I would have acted differently. I know now that I could have done better. Also, importantly, my actions would have been deemed negligent rather than merely biased if I had the awareness I possess today. This personal story underscores the importance of continuous learning and self-reflection in addressing gender inequality.

In your journey towards increased gender equality, remember to embrace each step with courage, resilience, and kindness towards

yourself and others. Know that your voice and actions matter and continue to push boundaries.

That is why I commend the broad approach of the WFGN Initiative and the pilot mentoring programme, championed by Mr T Raja Kumar and the Singaporean Presidency, as it raises awareness and fosters dialogue within the FATF and the Global Network. By creating a supportive and transparent environment where we feel empowered to speak up and take action, the FATF is fostering a culture of accountability and equality.

On a separate line of thought, I want to take the opportunity to reflect also on the so-called work-life “balance”.

For many years I have grappled with this question: how do you achieve work-life balance?

As a lawyer, the concept of balance is represented by the figure of justice depicted with a scale trying to find equal weight on each side. However, if I were to depict my daily “balancing” act, it wouldn’t resemble a calibrated scale. In contrast, I often visualise myself holding two rubber bands with one end of the rubber band tethered to my family and the other to my job. Each tug and pull from either side creates tension, and I am in a continued dance pulling and releasing, and honestly, there are moments when the band feels thin on one side or the other. This analogy may sound comical, akin to a scene from a New Yorker cartoon, but it encapsulates the very real challenges that many working parents face daily.

HER NUGGET OF WISDOM

It’s not about achieving perfect balance, but rather finding a daily calibration amidst the chaos of modern life. I share this reflection to underscore the importance of normalizing conversations about the complexities of work-life challenges. It’s a shared experience that transcends gender, and by acknowledging the struggles openly, we can foster a culture of understanding and support for all parents striving to navigate the delicate dance between career and family.



Shana Krishnan

Shana Krishnan is Head of the Executive Branch in the FATF Secretariat.

Pursue a career which is meaningful to you and work will be a cause rather than a chore

If you are happy at work, you can contribute more to your family, your colleagues, and the community you choose to serve. I studied law and economics at university, and one of my first professional jobs was as a paralegal at corporate law firm in competition law. While I could have easily pursued a career in this area which was intellectually stimulating and financially rewarding, when I looked up at more senior people in the office, it's not where I saw myself in 20 years. I took a step-back financially to pursue a public service career, but it was one of the best decisions I have made, and it came from asking myself what was important. When I started at the Anti-Money Laundering Assistance Team at the Australian Government Attorney-General's Department, I knew I'd found my calling. Here, I had the opportunity to work with Micheal Petty – one of my first on-the-job mentors who was an Australian Federal Police Officer and an absolute expert in anti-money laundering and asset recovery. He had worked in this area for decades and continued to be passionate about it and I knew that this is how I want to feel about my work. So many of the people I meet in the FATF world have that same passion and that's what convinces me I'm in the right line of work.

My parents moved from India to Australia because my father worked in a state-owned enterprise in India, and he couldn't advance in his career without engaging in corruption. It impressed on me the impact that these crimes have on ordinary people. I carry the



Interview with Shana
about this initiative

conviction that what we do genuinely contributes to the safety and wellbeing of communities around the world and the chance to work at the FATF is an honour not a job.

Don't apologise for who you are – your unique experiences allow you to be the best professional you can be

Growing up as a migrant in Sydney, I always felt I was missing something – an invisible code that others had access to. My parents weren't wealthy, and we didn't travel. I never imagined myself working for an international organisation. But from a young age I learnt the importance of hard work and commitment. I also learnt how to understand my environment and adapt to it.

“ I was worried that being modest and patient would mean I would be left behind and not be as successful as I could be in my career as someone who was outspoken in their ambition. With experience, I've learnt not to worry about pretending to be someone else.

Most importantly, I recognised the importance of looking beyond appearances and understanding people's background and context in understanding their behaviour. The difficulties I faced fitting in in my childhood have helped me develop cross-cultural sensitivities that are essential for working in an international organisation like the FATF. As a younger woman, I was worried that being modest and patient would mean I would be left behind and not be as successful as I could be in my career as someone who was outspoken in their ambition. With experience, I've learnt not to worry about pretending to be someone else. Each time I've taken a step up in my career, it's because I was needed and not because I asked. I've learnt that people do notice hard work and commitment even if you are not the most opinionated person in the room or the one asking for the promotion.

Surround yourself with people who will support you and lift you up

Be that within your family, friends, colleagues, and the person you choose to be your partner in life. I strongly believe I wouldn't be where I am now without their encouragement in moments of self-doubt.

HER NUGGET OF WISDOM

At work, don't wait for a formal mentoring program to find these beacons of support. Reach out to people you find inspiring to learn from them and maintain those networks – when it's genuine it's not just 'networking' but building relationships with people you respect and admire.

The only reason I applied for a position at the FATF is because a former manager saw the opportunity and thought of me. The only reason I have a senior management position at the FATF is because a Human Resources advisor saw an equivalent position in another area of the OECD and encouraged me to apply. You never know who will help you on your way, so it's important to be open to finding mentors and support when you least expect it. Another source of constant support for me, is my husband.

“ You never know who will help you on your way, so it's important to be open to finding mentors and support when you least expect it.

Having recently had a baby and then returning to a new position with greater responsibilities, I've realised the importance of having a partner who believes in you (potentially more than you believe in yourself), who pushes you rather than holds you back and is proud of your achievements.



Giles Thomson

Giles Thomson is Co-Chair of the GNCG Working Group, concurrently Director of the Office for Financial Sanctions Implementation and Economic Crime in the HM Treasury of the United Kingdom.

When I started in my current role as the UK's Head of Delegation to FATF eight years ago, my very first meeting was a FATF Plenary itself. It is fair to say I have been bitten by the 'FATF bug' ever since, staying in the role for much longer than is normal in the UK system as a result.

I am enthusiastic about tackling financial crime and the invaluable work we do in FATF and the Global Network. Back in the UK Treasury, I want everyone in my teams to be able to share that passion and find their jobs equally rewarding and fulfilling. And it is hugely important to me that everyone in my team – regardless of gender, ethnicity, belief, etc. – has an equal chance to share that opportunity, which I have been lucky enough to enjoy.

Gender diversity and supporting women in AML/CFT and sanctions is particularly important to me for two main reasons.

Firstly, as public servants, it is important that we are representative of the people we serve – the citizens of the UK. We live in a fantastically diverse country, and I place a lot of value on our staff in the Treasury being representative of that diversity.

Secondly, a diverse team is a strong team. It brings different perspectives, styles of working and experience together to produce high-performing teams that are enabled to approach and deal with problems and challenges in a variety of ways. If we do not support women to pursue careers in AML/CFT, we are cutting off a talent pipeline from 50% of the UK population!



Interview with Giles
about this initiative

Statistically, women in the UK also more often have caring responsibilities, so I have placed particular emphasis on supporting flexible and part-time working to enable, for example, mothers to balance a return to work with childcare responsibilities. Those of you around FATF long enough to remember the UK's 2018 FATF MER may remember my exceptionally talented job of shared partnership of with Marie-Anne Barnes and Melanie Knight leading our MER team! I am pleased to say both have gone onto (even) bigger and better things now!

“ I have placed particular emphasis on supporting flexible and part-time working to enable, for example, mothers to balance a return to work with childcare responsibilities.

Other initiatives I have taken to support women in AML/CFT include supporting the creation of a 'Women in Economic Crime and Sanctions' network in HM Treasury; taking part in a reverse mentoring scheme to get advice from more junior female staff on approaching gender and other diversity issues; and lending UK government support to a number of excellent international initiatives, including this one and an innovative scheme to support breast-feeding mothers being led by New Zealand in the Asia-Pacific region.

I am fortunate enough to have good representation of women across my group in the Treasury, who contribute immensely to our work. There is strong female representation across policy and regulatory AML roles in the UK. But a consistent issue I hear about is the lack of female representation in law enforcement, and a culture that some women can find intimidating or not inclusive. That is a challenge across law enforcement, not just in financial crime, and there are some great role models to buck that trend. But for the UK, it is a big challenge for us to try and change that.

Finally, to end where I started with FATF and the Global Network. When I first joined the 'FATF family', some of the most active and impressive HoDs were women from whom I learned a great deal. Across the Global Network, in my capacity as GNCG co-chair, I have met some hugely impressive FSRB Chairs and Executive Secretaries, and FSRB member HoDs. That has ebbed and flowed over the years. But women remain under-represented amongst FATF HoDs and

co-chairs. And from attending events such as the APG women in AML 'high tea' networking session in Malaysia that Erin Lubowicz pioneered I know this can be particularly the case in the Global Network.

“ A consistent issue I hear about is the lack of female representation in law enforcement, and a culture that some women can find intimidating or not inclusive.

I am delighted therefore that FATF will be led, for at least the next two years, by two very impressive women in our President-Elect Elisa da Anda Madrazo, and our Executive Secretary, both of whom I have had the privilege to know and learn from over many years. FATF will be not only more diverse as a result, but even more effective.

HIS NUGGET OF WISDOM

I hope that this initiative can provide further support and encouragement to women across the Global Network to pursue careers in AML/CFT. And that all members of the Global Network – men and women alike – can work together to understand and overcome the barriers – both seen and unseen – that can hold women back and deter them.

It has my, and the UK's full support.



Catherine Dion

Catherine Dion is Luxembourg's Head of Delegation to the FATF, concurrently Director of the AML/CFT Department in the Ministry of Justice of Luxembourg.

Perhaps I have become a feminist at the age of four. I was born into a family with three brothers: one a year older and the younger ones (twins) a year younger than me. At the age of four, I realised that I didn't have the same rights as my brothers: I wasn't allowed to go to the same school, and therefore couldn't share their games in the same playground; I wasn't in the end-of-year kindergarten photo with my three brothers. So, what had I done wrong? Why did I have to be left aside? Why this tearing apart every day? "You're a girl, and must go to the girl's school"; yes, but so what?

I realised that being a girl, I had to fight to exist. I ended up educating my parents about gender equality at the age of 10 when I was asked to prepare dinner, empty the dishwasher, or set the table while my brothers could play or watch television.

So, I didn't do things by halves. I decided to study my way to the top, and I obtained my doctorate in law. Here, I have to thank my husband for encouraging me to finish my PhD after giving birth to our first child. Eventually, at the same time as writing my thesis, I gave birth to three babies in three years (including twin-girls). Indeed, it was probably better to enter the professional world with motherhood behind you, rather struggling to get a job because you are a woman of childbearing age.

When I started my professional life, I still had to fight and prove my skills. Once, after moving to a village, I went to meet the mayor and suggested setting up a crèche/childcare centre for children in



Interview with Catherine
about this initiative

the mornings and evenings (i.e., before and after school-time), as well as a canteen. This proved unfortunately impossible to obtain. I was answered that mums have to stay at home and look after their children. As I told him that I was working at the Luxembourg banking association, the mayor seemed to be puzzled, doubting that a “woman” could do so, and he even dared to ask me what my qualifications were! Eventually, I had no choice but to work part-time, which I found out was a brake in my career.

“ As I told him that I was working at the Luxembourg banking association, the mayor seemed to be puzzled, doubting that a “woman” could do so, and he even dared to ask me what my qualifications were!

This was also the time when I discovered AML. I started working at the banking association in the late 90s, when the AML legislation was just starting to be applied in the private sector. My job involved assisting the banks in that regard. I was asked to create a new Committee composed of Compliance Officers which was a brand-new function in banks. That was really exciting working with them. Altogether, we elaborated guidelines, best practices as well as a certified training course for professionals. What was really new at that time was also the obligation to cooperate with the authorities and my position allowed me to work with many different persons from various authorities and professions.

Among all the persons I have had the chance to work with, some of them have had a great impact because they believed in me. This gives you confidence in yourself and in your skills, especially when you are, like me, a rather shy person.

HER NUGGET OF WISDOM

The advice I would give younger women starting their professional journey is to trust themselves and have confidence in their skills. I would suggest not to listen to people who are inclined to criticise you and push you down (yes, that is easy to say, but difficult to do), but rather seek positive feedback from people you trust.

I hope that no woman will ever have to face the difficult situations I did: when you are the only woman in an assembly of men, when people make you feel you are not at the right place, and everyday becomes a challenge to prove you are competent, and at the same time bear the mental burden of being a mother with all the domestic chores to do.

“ Things are changing, and several initiatives are being launched to promote women in the workplace.

Things are changing, and several initiatives are being launched to promote women in the workplace. I was involved in the launch of the ‘Women in Finance’ Charter in Luxembourg in March 2023, along with other women leaders, but the greatest achievement would be for men to be the promoters. This is also why when I received the mail from the FATF Secretariat on the pilot mentoring programme as part of the Women in FATF and the Global Network initiative, I was immediately enthusiastic and jumped on the chance because I felt it was an opportunity to share life experiences, nurture and give advice to younger women.

I’ve been lucky enough to have three wonderful daughters, different in personality but with real values. I was often their mentor, guiding and helping them whenever they needed it, and they also supported me. Today, as young adults, they look up to me as a role model, because of the career I’ve had.



Manda Chan

Manda Chan is Hong Kong, China's Head of Delegation to the FATF, concurrently Deputy Secretary in the Financial Services and the Treasury Bureau of Hong Kong, China.

Empowering voices in the fight against financial crimes

My AML/CFT journey started in 2001 when Hong Kong, China assumed the FATF presidency, under which the FATF mandate was expanded to include terrorist financing and the new international standards for combating terrorist financing – the Eight Special Recommendations – were established. Our female Commissioner for Narcotics served as the FATF President. She inspired me with her unwavering determination, grace, and resilience. Working with her in the same government unit to draw up the United Nations (Anti-Terrorism Measures) Ordinance in Hong Kong to give effect to the Eight Special Recommendations was an experience that has remained etched in my memory. This Ordinance has also become one of the fundamental pillars of our AML/CFT framework in Hong Kong.

Years later, I took up the position of Commissioner for Narcotics in 2016 to 2019. I came to realise that the world of AML/CFT is a dynamic and challenging field that requires expertise, acumen, and a keen eye for detail. Facing the ever-changing risk landscapes and typologies, I was so privileged to be supported by a team of experienced officers conversant in policy matters and dedicated professionals excelling in regulation and law enforcement. During my tenure, our team completed a number of crucial AML/CFT initiatives, including the formulation of preventive measures for designated non-financial businesses and professions (DNFBPs) and the establishment of a statutory declaration system for currency and bearer negotiable instruments (CBNIs).



Interview with Manda
about this initiative

Having the opportunity to participate in collaborative AML/CFT efforts, I was most inspired by the mutual evaluation process of Hong Kong, China in 2018–19, where the whole team comprising different government units, regulators, professional bodies, and business associations all spoke in one voice for a common cause in presenting the relentless efforts made by Hong Kong in strengthening the AML/CFT system.

“ For AML/CFT work, we all have the firm commitment to upholding integrity in the financial sector. In our other capacities outside of work, integrity is equally essential. I think this value guides my personal life, in my daily communication with different people, in managing various competing work or life priorities.

For me, AML/CFT is certainly a magnetic path to be embarked on not once or twice, but thrice. In my present position as Deputy Secretary for Financial Services since late 2022, I am the Head of Hong Kong, China Delegation to the FATF. In this role of overseeing the overall AML/CFT policy and legislation, I am benefitting from a wider exposure to the mission and accomplishments of the FATF as well as other FATF Members’ endeavours in the fight against financial crimes.

A journey of resilience, co-operation, and empathetic understanding

While these responsibilities could be viewed as a weighty undertaking through various lenses, I have been honing my capability to manage the duties. In the workplace, I emphasise mutual trust and respect in my team. When approaching a problem, I welcome candid views from team members to enable informed discussions on possible options. When key issues arise, I encourage them to provide suggestions and advice on the way forward, place full trust in them in execution, and refrain from micromanagement. It is important to building rapport in the team, as it enables optimisation of time and resources

for handling diverse matters. This interactive process also empowers team members, encouraging them to become self-motivated problem solvers.

All career women have multiple identities. So do I. For AML/CFT work, we all have the firm commitment to upholding integrity in the financial sector. In our other capacities outside of work, integrity is equally essential. I think this value guides my personal life, in my daily communication with different people, in managing various competing work or life priorities.

HER NUGGET OF WISDOM

To women who are just starting out in AML/CFT work, I would encourage you to leverage your uniqueness as a strength. No doubt you will continuously acquire professional knowledge, build up resourcefulness, and speak up for the right cause.

Be FATF – (F)aitiful to your commitment; (A)ppreciative of others; (T)eachable and ready to learn; and (F)lexible in your work!



Dawne J. Spicer

Dawne J. Spicer is Executive Director of the Caribbean Financial Action Task Force (CFATF).

My foray into the AML/CFT world began thirty-four years ago and it certainly was not a deliberate career choice. Fate intervened, as I happened to be at a government printery in Trinidad and Tobago to collect some statutes for my conversion legal course on the same day that the Dangerous Drugs Act, which criminalised money laundering for drug trafficking offences, became publicly available. Every law enforcement officer was getting one, so I decided to secure a copy.

At that time, I was in a temporary job far removed from the legal profession, so the purchase seemed impulsive.

However, just months later, my professional journey took an unexpected turn towards the Ministry of National Security (Trinidad and Tobago) and that Dangerous Drugs Act became an indispensable companion.

I found my calling in the pursuit of creating a safer world for my children and fighting the scourge of both drug trafficking and all that money laundering. My boss at this time, a former senior police officer, had equal fervour in terms of addressing ML and white-collar crime and so it was a perfect match as we set about trying to ensure that the legislation was effectively implemented with a focus on the restraint of illicit property and the investigation and prosecution of criminals for ML. He pushed me to excel, as I was required to provide guidance and, in some instances, develop operational protocols for dealing with AML matters.

The intensity of developing national measures to implement this crucial legislation simultaneously heightened the challenges I faced in balancing the demands of a young family, with two toddlers at the time. During this period, societal expectations often dictated that, despite working full days and more, one still needed to fulfil traditional domestic roles typically associated with women. Negotiating this delicate balance in a male-dominated environment sometimes led to missed opportunities and occasional misunderstandings regarding the complexities of managing both professional and domestic responsibilities.

“ To women embarking on their journey in the dynamic realm of AML/CFT, you’ve chosen an exceptional field to explore and pursue. There is still so much work to be done because until there is no crime, there will always be money laundering.

Since that formative period, I have been privileged to collaborate with many professionals in this area who inspired me, mentored me, and shared my quest for reducing the impact of drug trafficking and other predicate offences as well as ML and then TF following the tragic 2001 terrorist attacks.

My roles both in the Ministry of National Security and subsequently at the CFATF, have therefore exposed me to high level technocrats and government officials, with opportunities which not only challenged but also fuelled my growth and development in the field.

To women embarking on their journey in the dynamic realm of AML/CFT, you’ve chosen an exceptional field to explore and pursue. There is still so much work to be done because until there is no crime, there will always be money laundering. Unfortunately, there will also always be a terrorist willing to attack.

HER NUGGET OF WISDOM

I therefore want to encourage you, to:

- **Educate yourself:** Get the necessary training as AML/CFT measures require complex regulations and involve evolving methodologies.
- **Be curious:** As the AML/CFT landscape is always changing, stay informed about the latest developments, trends, and technologies in the industry. Criminals are thinking of a new scheme every day.
- **Network:** Connect with AML/CFT professionals, both within and outside your organization and your jurisdiction, join industry associations, participate in forums, and engage in online communities to exchange ideas and stay updated on industry best practices.
- **Seek Mentorship:** Find a mentor to support and guide as you navigate your career in AML/CFT. Learn from their experiences and seek advice on how to overcome challenges and achieve your goals. The FATF WFGN mentorship programme is one of the many ways that this can be achieved.



Erin Lubowicz

Erin Lubowicz is Former Deputy Executive Secretary of the Asia Pacific Group on Money Laundering (APG) and has moved to the private sector.

My first mentor was my mother, a first wave feminist who worked in the banking industry the early 1980s, at a time when most women in the Southern US were not in any workforce, much less a corporate one. From an early age, she taught me this:

“Women don’t get many chances to get into a male dominated workforce and they certainly don’t get any second chances. You have to be perfect, to work harder and work smarter than all of your colleagues. It isn’t enough to be the best, you have to be so far ahead of the pack that no one can question your right to be there.”

Flash forward to the beginning of my own career as a commercial litigator in 1999 and, sadly, not much had changed. It was a highly competitive environment, but more so for women because of this unspoken truth: The men were competing for all the spots, but we were competing for only one or two spots that would be reserved for women.

Famously, this law firm had a single female partner, whose only job (near as we could tell) was to inform new female associates that they were not allowed to wear trousers.

The message was clear that we had to “work like a man”. Bill more hours, be more perfect, show no weakness, and definitely show no emotion. But of course, we weren’t allowed to wear trousers, so we had to work like men, but look like women while we did it. Backwards and in heels, as Ginger Rogers famously used to say.

There were many a late night I spent working after midnight in a pencil skirt and nylons, thinking to myself that if I ever got any actual power, I would change things. And to a certain extent I did. Once I'd established myself as essential to that law firm, I just showed up one day in an impeccably tailored pantsuit. No one knew what to do – they had never been defied by a woman – so they did nothing. And the “no-trousers” rule died. All hail the pantsuit.

“ I was still teaching women how to break down that door, when the best use of my power would have been simply to open it for them.

I carried on that way for a long time as I rose in the ranks – using what power I had to break rules that didn't make sense to me and achieving iterative bits of change.

However, when it came to mentoring, it took me a long time to realise that I was still giving young women the same advice my mother had given me:

“It's a tough environment and you have to stay tough to survive it. Be strong, show no weakness, and stand your ground.”

What I wasn't doing was using my power to take risks and make big changes. I had busted through the boardroom door to claim my seat at leadership tables, but I was still trying to win a game whose rules were created by someone else.

I was still teaching women how to break down that door, when the best use of my power would have been simply to open it for them.

Flash forward to now, over a decade later in a leadership career that is founded on mentoring, I get asked a lot what advice I would give to women starting a career in AML. And my truthful answer is that I don't have any.

Because true leadership means that we shouldn't burden the next generation of leaders with the responsibility of changing an environment they did not create.

But I do have advice for my contemporaries, leaders of any gender:

- Understand what makes your staff tick and what they need from you in order to succeed; and
- Take responsibility for creating that environment

What this means in practice is a fundamental shift in how we look at leadership, in any field, but particularly in AML.

For too long, there has been a sense of ownership of leadership roles as a reward for paying one's dues. A sense that others should have to endure what we faced in order to prove they are worthy.

“ Understand what makes your staff tick and what they need from you in order to succeed; and take responsibility for creating that environment.

And too often, this is paired with stagnation and risk aversion. A sense of “but this is how we have always done it”.

These days when I talk to my contemporaries, there's also an overwhelming sense of fatigue and feeling daunted by how much needs to change. That the problem is too big and too hard.

My response is generally, “I know. It's supposed to be. That's why you're in charge. Imagine how much harder it is for your staff.”

HER NUGGET OF WISDOM

In a nutshell, this is my hope for the FATF under the Women in FATF and the Global Network initiative.

- That we see a culture change in which today's leaders take responsibility for changing the environment for the next generation of leaders.
- That we create environments where people can bring their whole selves to work and are not pigeon-holed into a particular “type” of leader.
- That we as leaders understand that our key performance indicators are staff satisfaction and development, not deliverables; and
- That we as leaders understand that a leader's whole purpose is to make themselves redundant – to pave the way and open the door to it.



Suliman Aljabrin

Suliman Aljabrin is Executive Secretary of the Middle East and North Africa Financial Action Task Force (MENAFATF).

One of the challenges I faced when transitioning to the AML/CFT world is the diversity of this profession. Combating money laundering and terrorist financing requires people with very different set of skills and mindset that must cooperate and work together for their common goal. Law enforcement, judges, FIUs, financial analysts, regulators (both financial and non-financial), different private sector players (financial institutions, and designated non-financial businesses and professions), are all players in AML/CFT work that technically speak different languages and are involved in different phases of the cycle. The cross-border aspect of AML/CFT also comes with its own difficulties, as you are dealing with people from different cultures, backgrounds, and communication styles. But what I recognized is that these differences and diversity give us an edge to tackle the dynamic changing nature of ML/TF, as they help us in recognizing the threats from different angles and lenses.

It is this reason why we should encourage and advocate for a fair gender representation in the AML/CFT field, and provide the necessary tools and support for women to participate and thrive. The more diverse we are, the better our chances in combatting money laundering collectively.

Over the past decade, the Middle East and North Africa region has developed strong initiatives that have been successful to increase representation of women in the workforce. Its success is in its top-down approach, involving the change in national policies, and use of enablement tools. We are proud of our region, as MENAFATF has seen

increase in female participation as heads of delegation, assessors, lead reviewers, and Secretariat staff.

I have witnessed firsthand the change in my home country, Saudi Arabia, the transformation to increase women participation in the workforce that started a decade ago. We were all very optimistic, and also recognized the challenge that comes with any change. For me personally, it was that time that I held my first leadership role and was responsible for hiring and recruiting in my department. Although there were no requirements or targets to achieve with regards to gender representation, the gap kept getting thinner by simply focusing on merit and work quality of the candidates. This resulted in a stronger department with results I was very proud of, and colleagues with different sets of skills that complement each other to overcome any challenge.

“ I recall one of my female colleagues meeting with me before going on maternity leave, informing me that based on the discussions she had with other female colleagues that went on maternity leave, it will take her three to six months after she returns from maternity leave to return to her current level of performance. This was very eye opening for me, as it never has occurred to me would be a challenge; I naively assumed it would be picking up where they left off.

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to keep her in the loop on the major work of the department, and she would reach out every few weeks requesting a short task or for a relevant recent publications or article to stay up to date.

It is harder maintaining success than achieving it. I learned very fast the importance of being a proactive rather than a reactive leader to keep good people and strong results. This includes initiating discussions with colleagues on their career progression and goals, giving feedback and assistance on how these goals can be achieved. It is not an easy conversation to have, and can be uncomfortable, but it is crucial. This honest feedback and discussion give colleagues a roadmap to work on. It is in these sessions when some of my female colleagues discussed their interest in leadership roles, and what skills they needed to develop to pursue that interest. It was also important to have more clarity on requirements for promotions and leadership roles. This transparency created a better work environment, as we were not just focusing on institutional goals and achievements, but also on the personal goals of aspiring individuals.

HIS NUGGET OF WISDOM

I would encourage women entering this field not be overwhelmed or taken back by the communicating challenges in this field, but to appreciate them and understand them to better navigate themselves in this field. I would also encourage my female colleagues in the field to initiate those tough discussions on career goals, progression, and development. This is crucial to better understand where one stands, your prospects, and get the support to achieve your aspirations.

CELEBRATING THE MILESTONES OF THE WOMEN IN FATF AND GLOBAL NETWORK INITIATIVE



“ Most of us here come from different backgrounds and have different starting points. However, at today’s event, let us set out differences aside and focus on exploring ways to better support women to succeed within the FATF and the Global Network. – T Raja Kumar

Official launch of the WFGN initiative

In February 2023, FATF President T Raja Kumar officially launched the WFGN initiative, marking a significant milestone in the journey towards gender equality in the AML/CFT community. Over 90 enthusiastic participants took part in the inaugural event, all united by their commitment to support women in the field, enabling them to succeed.



Watch highlights from the event



The event sparked many meaningful conversations and laid the foundation for future initiatives to promote gender equality. This WFGN initiative is timely and much needed, as there was strong support to create a conducive environment for the continued development of women leaders in the FATF and the Global Network.

“ I am all about celebrating women’s accomplishment, champion them and set examples. But lets be bothered and uncomfortable with the fact, the unquestioned assumption, that men are standard and women the exception. It is not right. So while we start to see more positive outcomes, let’s celebrate them, but keep being uncomfortable until there is no standard and no exception, but complete equality. – Elisa de Anda Madrazo



Launch of the pilot mentoring programme

One of the most significant outcomes of the February 2023 discussion was the proposal to launch a pilot mentoring programme. This programme serves as a bridge to connect accomplished mentors with ambitious and aspiring mentees, encouraging a two-way exchange of knowledge and perspectives. In June 2023, delegates were invited to nominate candidates for the mentoring programme, and the WFGN organising committee carefully paired the participants for a meaningful experience.

The mentoring programme was officially launched in October 2023. A multinational mentorship network, with 15 pairs of mentors and mentees from 21 jurisdictions! The launch event was designed to facilitate a strong start, featuring an initial meeting for the pairs to get to know each other, followed by a comprehensive training session led by an external expert. This session provided the participants with a robust framework, essential tools, and practical training to ensure a successful mentoring experience.

The pairs have since maintained regular check-ins to discuss their progress and exchange insights, including during an in-person follow-up meeting which was convened at the sidelines of the February 2024 Plenary. This continuous interaction and support were crucial to the pilot programme's success and will enable the team to design an even more effective programme in the future. Even though the pilot programme will wrap up in June 2024, the professional relationships established will go a long way in the development of young and aspiring individuals.



[Watch highlights from the event](#)

TAKEAWAYS FROM THE WFGN PILOT MENTORING PROGRAMME



Donna & Mitzi



Maria & Zsófia



Elina & Hester



Raghad & Sophia



Anne-Françoise & Nazerke



Catherine & Jennie



Maja & Alice



Melanie & Yin Shia



Lubna & Sofia



Jasmine & Millie



Violaine & Fikile

The mentor

Donna

Donna Achimov, Canada



Participating in this mentoring programme has deepened my understanding and sensitivity towards diverse cultures, and enhanced my cross-cultural communication skills in an increasingly globalized world.

My mentee and I established a safe and supportive environment that facilitated the exchange of ideas and sharing of experiences related to navigating a male-dominated industry, allowing us to explore strategies for asserting ourselves confidently.

It was incredibly fulfilling to see Mitzi grow, and the experience reinforced the importance of giving back and investing in the next generation.

The mentee

Mitzi

Mitzi Alethia Pichardo Estrada, Mexico



The mentoring relationship provided me valuable opportunities to learn new skills and enhance existing ones, allowing me to develop a deeper understanding of industry-specific concepts and practical techniques.

One of the most significant benefits of this mentoring programme has been the expansion of my professional network and the new perspectives I have gained through it, which further enhances my ability to contribute meaningfully.

Beyond professional skills and networking, Donna contributed significantly to my personal growth and development. I gained better self-awareness and insights into my strength and weaknesses, and she also boosted my self-confidence and resilience.

The mentor

Maria

Dr. Maria Wienker, Germany



Through this mentoring programme, I gained further perspectives on common themes, challenges and questions of women in other parts of the Global Network, and it provided an opportunity to share my own experiences with my mentee.

The programme provided me with more inspiration and ideas on how to better support female talents.

I also further developed my skills and ability to empower talents in my workplace pursuing their career.

The mentee

Zsófia

Dr. Zsófia Papp, MONEYVAL Secretariat



The mentoring programme served as a unique platform for my mentor and I to share views and exchange inspiring feedback.

This exchange has allowed me to gain new perspectives on the professional challenges I'm facing and learn different ways to address them effectively.

My mentor provided me valuable support in pursuing my own professional goals and improving my personal skills.

The mentor

Elina

Elina Rantakokko, Finland



The experiences of my mentee underlined that the younger generation still faced the same issues, highlighting that the work environment for young women in AML/CFT has not changed much and has persisted over the decades and across cultures.

Hearing about the conflicts that my mentee had struggled with provided a new perspective for me and allowed me to reflect more on how to resolve conflicts and maintain relationships. I also learned how tasks and communication could be more tailored toward less experienced colleagues around me.

This mentoring programme also helped me realise that sometimes it's more important to prioritize the relationship over winning an argument. We both hope that this programme will continue and can be developed to include men in the future, making it even more inclusive.

The mentee

Hester

Hester Postma, Netherlands



It was reassuring to learn that the challenges I faced were not unique to me, but that others have experienced them as well. Learning from an experienced mentor has helped me better navigate these challenges.

Through this mentoring programme, I gained a better understanding of when to keep on fighting and when to let go, as well as the importance of choosing my battles wisely. I also learned to be more constructive in my communication with others, and to focus more on their positives instead of the negatives.

My biggest takeaway was learning to communicate constructively and recognizing the importance of setting boundaries. I should not always take on the responsibilities of others, even if it benefits the collective – this principle is also applicable to my personal life.

The mentor

Raghad

Raghad Al Yousefi, Gulf Cooperation Council



During the mentoring programme, I learned about the importance of effective communication and its ability to bridge geographical distances and enhance mutual understanding.

Engaging with my mentee who is from another region expanded my own perspective and knowledge by providing insights into the cultural nuances in a different working environment.

The experience also reinforced my understanding of the significance of emotional intelligence in foster strong work relationships. It enabled me to interact with my mentee and colleagues more productively and harmoniously.

The mentee

Sophia

Sophia Sandrine Therese Servina, Seychelles (ESAAMLG)



This mentoring programme provided me with the tools and mindset to not only embrace but also confidently tackle professional challenges.

The guidance and support I received from my mentor significantly bolstered my confidence, equipping me with the assurance needed to excel in my professional field.

I also picked up strategies to efficiently manage my time and priorities, which has helped to significantly enhanced my ability to maintain a healthier work-life balance.

The mentor

Anne-Françoise

Anne-Françoise Lefèvre, FATF Secretariat



This mentoring programme gave me the opportunity to help a more junior colleague realise the extent of her development possibilities and opportunities in different directions and areas. It raised her awareness of the range of her strengths and achievements and encouraged her to build on them for the future.

Nazerke initiated lively and constructive exchanges, with open discussions on possible solutions and ways forward. These discussions were very enriching as all options were tabled, explored, and challenged to enable her to find her own, best way.

Our discussions were an eye-opener on the challenges and questions that people on my own team might have faced, and the need for guidance and support for their professional development. It was an equally good opportunity for me to reflect on my own areas for further development and progress.

The mentee

Nazerke

Nazerke Zhampeis, EAG Secretariat



Under the guidance of my mentor, I established well-defined career objectives and garnered invaluable advice on navigating towards them. Notably, the pinnacle of many achievements was attaining a senior-level position, and in my new role I received ongoing support from my mentor throughout the programme which helped to refine and strengthen my leadership skills.

The programme facilitated a thorough appraisal of my strengths and weaknesses. My mentor provided candid feedback and strategies for bolstering areas that require improvement.

Perhaps most significantly, the programme fostered a notable increase in my self-assurance, coupled with a heightened recognition of personal strengths and accomplishments.

The mentor

Catherine

Catherine Dion-Bourin, Luxembourg



Even though I am now at the end of my career and happy to have achieved one with real responsibilities, I was not aware that this path could be so encouraging for other women. The programme gave me the opportunity to prove that it is possible to be a woman, raise children, and progress in your career.

I was really pleased to have been given the opportunity to share inspiring life experiences that could be useful to others.

In the end, knowing that my life experience could give my mentee confidence in herself was a great reward.

The mentee

Jennie

Jennie Haslett, United Kingdom



Having a role model to look up to is really important. Meeting Catherine and speaking with her about her career experience gave me the confidence to pursue opportunities in my role that I had previously never dared to attempt.

I learned that having children is not a barrier to career progression as it provides a lot of important and transferable life skills.

Family commitments may mean you do the job differently from others, but different does not mean less effective.

The mentor

Maja

Maja Cvetkovski, Slovenia (MONEYVAL)



Through the mentoring programme, I got to know a new colleague who I probably would not have met otherwise.

We were able to freely share our views on life and working experiences, fostering an open and supportive environment.

Coming from different backgrounds and experiences, we were able to learn from each other's experiences, thereby enriching our lives and broadening our perspectives.

The mentee

Alice

Alice Xie, Canada



The mentoring programme was an amazing opportunity to exchange views with someone from a different jurisdiction, which helped to strengthen my interpersonal and intercultural communication skills.

Learning from my mentor's lived experiences provided me with the confidence and guidance needed to navigate my own professional career.

I appreciate my mentor's kindness and generosity with her time in building relationships with other women working in the field of AML/CFT.

The mentor

Melanie

Melanie Knight, United Kingdom



Despite working in different continents, our similarities were greater than our differences, particularly in our experiences as women in often male-dominated environments. These discussions helped me gain a new perspective on common problems.

Preparing for our mentor/mentee discussions made me reflect more widely on how I did my job, what I had learned from my past experiences, and how effectively I was applying those lessons to myself.

The partnership introduced me to a new colleague and helped me build a valued network.

The mentee

Yin Shia

Yin Shia Ng, Malaysia



This mentorship not only provided me with an avenue for learning and growth but also facilitated the development of meaningful professional connections. The value network that I gained expanded my reach and enhanced collaboration opportunities, and I truly enjoyed the opportunity to connect with like-minded professionals.

Despite geographical distances and cultural differences, our shared challenges and triumphs fostered a sense of solidarity and mutual understanding, offering valuable insights into common problems and perspectives.

The process of preparing for mentorship discussions prompted deeper reflection on my professional journey. This introspective process allowed me to understand myself better in terms of strengths, areas for improvement, and how to effectively apply those insights to my current role.

The mentor

Lubna

Lubna Farooq Malik, Pakistan (APG)



Through this mentorship programme, I learned about the challenges that my mentee had faced. This experience helped me gain insights into a different work environment and allowed me to develop my problem-solving skills while helping my mentee find solutions to her problems.

Interacting with my mentee helped increase my focus, more clearly identify priorities, and better articulate my thoughts. These improvements enabled me to communicate more effectively than before.

My experience also made me a better trainer and mentor in my organisation, and I am able to design more effective and structured training materials.

The mentee

Sofia

Sofia Ramirez, FATF Secretariat



Having the opportunity to participate in the mentorship programme was a game-changer in my professional career. My mentor helped me take ownership of my career development by identifying the areas and skills that I needed to further develop before professing in my professional journey.

My mentor was a very insightful person who challenged my thinking and broadened my view on interpersonal relations in the workplace and with stakeholders. She provided useful and practical examples on how to address new situations that I had never encountered before, which taught me how to promote a positive working culture through my actions.

From the very beginning of the mentorship programme, we established a secure environment to discuss personal and work balance, and the impact of family and maternity in very demanding positions. This helped me prioritise the development of specific skills to achieve a better personal and work balance and to develop my self-confidence at work.

The mentor

Jasmine

Jasmine Cher, Singapore



Despite our different backgrounds and journeys, I learned that professionals in different life stages do face common challenges. Sharing on these experiences allowed me to gain new perspectives on these challenges and alternatives.

In preparing, listening and sharing about career experiences and challenges also prompted self-reflection on my professional journey, and how I can apply the lessons to my work.

Through this programme, I gained a new and valuable colleague in this FATF community of likeminded professionals.

The mentee

Millie

Millie Radovic, FATF Secretariat



Having a mentor who has built a career in this unique field of work and understands its particularities has proven immensely helpful. Common interests and a common understanding are a solid foundation from which to build trust and exchange experiences.

Hearing how my mentor works with their team to encourage career progression has driven me to examine and discuss the steps I need to take to advance in my own work environment more actively.

Exchanging experiences and views with a member of a delegation has allowed me to see a new perspective (as a Secretariat employee) and get to know a new colleague better.

The mentor

Violaine

Violaine Clerc, FATF Secretariat



I am very grateful that Fikile agreed to be my partner in this mentoring programme. I see our relationship as an equal partnership, one through which we have developed long-term valuable mutual support. As the first two female Executive Secretaries in the Global Network, I see us as humble pioneers, paving the way for future generations of female leaders within the network.

Even though we have limited time for our exchanges given our busy lives, I feel that I can always reach out to Fikile to discuss the challenges we face as Executive Secretaries trying to advance our respective organizations. During our conversations, I find a safe space where I can speak freely to someone who always listens attentively, shares her views, and offers precious advice. I have learned a great deal through our exchanges.

During these past months, which were exceptionally sad and challenging for the FATF Secretariat, Fikile provided me with much-needed support through her messages. I'm thankful to have discovered someone with such remarkable professional and human qualities through this mentoring programme, and I'm glad that we have built a partnership based on trust and reciprocal support, extending beyond a strictly professional relationship.

The mentee

Fikile

Fikile Philda Zitha, ESAAMLG Secretariat



I am privileged and honoured to have Violaine as my Mentor because we are both the first female Executive Secretaries of our respective Secretariats that have been led by men for a number of years. This creates an opportunity to (re)define the role of women in male dominated environments and calls for the need for change management.

As a fellow Executive Secretary, Violaine fully understands my personal and professional challenges and is extremely supportive. I feel that I am in safe company of someone who genuinely believes in me and wants to see me thrive in my role. For example, she has been working alongside our FSRB on the need to increase our Secretariat's resources, both human and financial, in preparation for our FSRB's next Round of Assessments.

Most importantly, I see a long term professional relationship that is destined to go beyond the current mentoring programme.



This e-book “*Breaking Barriers: Inspiring the Next Generation of Women Leaders*” is a key highlight of the WFGN initiative, launched by the Singapore FATF Presidency (2022-2024).

The book compiles insightful accounts from prominent leaders in the FATF and its Global Network, highlighting their experiences and the challenges they face. It serves as an inspiration to encourage and empower the next generation of women leaders in AML/CFT.

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