The value of knowing who and what your client is

Value = protecting your company from being used as a conduit to launder money obtained from illegitimate means

Who = knowing the person and their risk profile, are they who they say they are??

What = an individual? Company? What is their network?


2025 DROOM ONS NÓG GROTER!
TERUG BY DIE SKOOL
GROEP VAN SKOLE
WAAR DROME BEGIN
Kleuter Zone
GROUP OF SCHOOLS
WHERE DREAMS BEGIN
BACK TO SCHOOL
2025 WE'RE DREAMING EVEN BIGGER!


PASSPORT

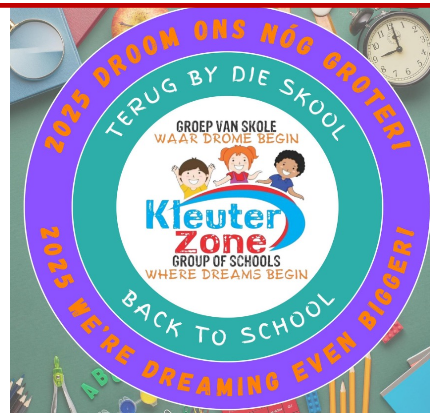
WESTERN CAPE - The Cape Town Regional Court have today, 19 September 2025 sentenced **Nafiz Modack** (44) to ten years imprisonment for corruption

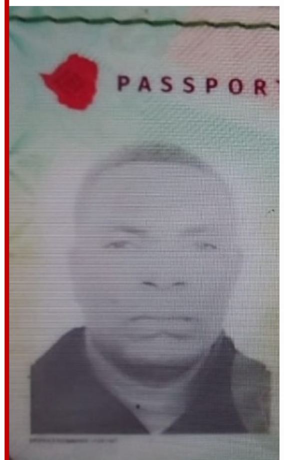
Fayross Oaker
Wanted
Fraud

KleuterZone kingpin Anthonie

Bougas sequestrated

Court documents show he used large sums of investor money to bankroll personal indulgences – including gambling, international travel and luxury vehicles.





PRESS STATEMENT 13TH OCTOBER 2022

ARREST OF THREE SUSPECTS IN CONNECTION WITH A CASE OF ARMED ROBBERY WHICH OCCURRED AT ABC AUCTIONS, HARARE

The **Zimbabwe Republic Police** confirms the death of **Trymore Bondamakara (37)** during a shoot out with the Police in **Epworth** and the arrest of **Kelvin Marimo (42)** and **Osinenge Zvomuya (36)** in connection with a robbery case which occurred on **7th October 2022** at **Sagittarian Private Limited,** trading as **ABC Auction,** along **Seke Road, Braeside, Harare** in which **US$ 1 014 031.00** cash and jewellery worth **US$ 250 000.00** were stolen.

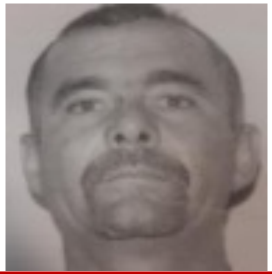
On **11th October 2022** detectives from CID Homicide had a confrontation with the suspects, **Trymore Bondamakara** and **Kelvin Marimo** after receiving information that linked them to the **ABC Auction** robbery case. The suspects implicated **Osinenge Zvomuya** and **Bibience Bondamakara** and five other suspects who are still at large.

The detectives arrested **Osinenge Zvomuya** and recovered **US$ 8 520.00** after tracking him to **Madziwa, Mashonaland Central.** Investigations by the detectives established that **Osinenge Zvomuya** bought a residential stand in **Madziwa** for **US$6 000.00** after he was given a share of **US$25 000.00** from the money stolen at **ABC Auctions.**

On **12th October 2022,** Police recovered a 0.38 Amadeo Rossi Revolver at **Belivista Farm, Epworth** from **Trymore Bondamakara.**

Maseeha Essa
Wanted
Internationally sought
Fraud and Forgery

Known for his involvement in nightclub security and alleged protection rackets, Lifman faced multiple serious charges over the years, including murder, attempted murder, money laundering, gang-related offences, and tax evasion and human trafficking



Alexander
Engelbrecht
Wanted
FRAUD

Why is it important to know who and what you are dealing with?

No client is going to enter your business and confess that they are trying to launder or hide monies obtained.

Determining who you are dealing with is a process of finding the true identity and then what they are connected to

Identity is evidence that the person is who they say they are

What is the insight you require to confirm true “knowing your client”

Natural persons

When determining insight into a natural person you need to know who they are what they and who they are connected with BUT HOW?

IDV

PEP

Sanctions

Address verification

ADVERSE MEDIA

Influence network

Legal Person

A company may be your client but a company is not an actioning entity it is the humans in it……

To determine who you are dealing with you need to get to the pulse of the company

Directors

Shareholders

UBO

Why is this so important?

The answer is NOT because the FIC says I must……….

The FIC provides us with guidelines on what and how to perform due diligence to protect your company from being used as a conduit to launder money

If we can make criminals financial lives difficult – it would lessen the ativity

Greylisted – what have you done to assist?

What is being grey listed about and how does this impact me?

Have I made a difference?

What difference could I make?

Conclusion

Understanding why

Making sure I contribute to the greater good

Protecting my business

Easy right??