

**Testimony of
Matthew Epst**

INTRODUCTION

The roots of the modern Al-Qaida financial network can be directly traced to lessons learned during the early days of the Soviet-Afghan jihad. As the 1980s drew to a close, thousands of idealistic Islamic fundamentalist volunteers arrived in Central Asia, often with no local guide or requisite accommodations. At the time, several wealthy Arabian Gulf charitable organizations, under the guise of aiding Afghan and Pakistani refugees, stepped forward to help channel the jihadi recruits where they were most needed. These wealthy NGOs, sponsored by a number of prominent Gulf businessmen, provided weapons, guesthouses, and travel papers to needy members of the quickly-coalescing Al-Qaida movement. Medical ambulances belonging to the Saudi Red Crescent and other fundamentalist-run relief groups were even diverted to bring Arab fighters back and forth from combat operations.¹ By clothing their militant activity with charitable ideals, Arab-Afghan leaders discovered that they were able to slip below the radar of many international intelligence agencies. Likewise, a well-informed Saudi figure boasted to the Washington Post, “No one can control the flow of money from Saudi Arabia... It is not on a

brochure
Tel: (n)666-1010

for al Qaeda operations would nevertheless be listed in the charities' books as expenses for building mosques or schools or feeding the poor or the needy."⁵

Standing orders were ~~BT 058902 0 (st) 36891027 d (m) 32825 Td43 05Td(hoash on.0015 Tc (32823Tj1.2~~

The International Isla

the very beginning of the Bosnia war, we were there to help.”³³ But IIRO had a much larger agenda in the Balkans than Dr. Qurashi was willing to betray. According to Serbian sources, IIRO in Bosnia (a.k.a. “IGASA,”) was managed primarily by three men: Abdel Aziz Zaher (a.k.a. Abu Anas), Jamal Al-Jibouri (a.k.a. Abu Mahmoud Al-Iraqi), and Djamel Lamrani (a.k.a. Abu Musab Al-Djazairi). Zaher was expelled from his residence in Belgrade at the beginning of 1993 after being tied not only to IIRO, but also to two other international Muslim organizations suspected of aiding armed fundamentalist militant groups: Al-Rabita Al-Alami Al-Islamiyya (the Muslim World League) and the Sanabil Relief Agency.³⁴ During the following Serb official inquiry into Zaher, investigators reportedly discovered PLO Force 17 terrorist training manuals in the Belgrade offices of Sanabil Relief. In the aftermath of his expulsion from Yugoslavia, Zaher fled to Europe.

Shaykh Al-Gamdin to undergo military training himself at one of the camps, where he met Usama Bin Laden.³⁸

In the Philippines, according to the Philippine military's southern command, the IIRO local office in Zamboanga City is the prime coordinating center for the Abu Sayyaf organization, a coalition of secessionist Islamic militants in the southern region of the country. The southern Philippines IIRO BDC0of

“[M]uch of [IIRO and Sanabel’s] funding has been made possible by financial assistance from the Saudi government including King Fahd Bin Abdul Aziz, Deputy Prime Minister and Commander of the National Guard Crown Prince Abdullah Bin Abdul Aziz and Chairman of the Board of Trustees of the Saudi Benevolent Society, [and] Second Deputy Prime Minister and Minister of Education.”

SR1 million from Prince Salman Bin Abdul Aziz; SR1 million from Prince Sattam Bin Abdul Aziz (deputy governor of Riyadh); SR1 million from Abdulaziz Al-Jomaih; and, SR10,000 from Shaykh Abdulaziz Bin Baz.⁴⁸

- In January 1997, Dr. Farid Qurashi organized the tenth annual fundraising drive of IIRO – Sanabel. IIRO collected over SR17 million. Qurashi was quoted as saying that IIRO had successfully raised a grand total of SR2.3 billion (about \$615 million) between 1986 and 1995. In addition to that, according to Qurashi, Sanabel Al-Kheer’s global investments had returned SR425 million in profits by the start of 1997.⁴⁹
- In December 1998, at the 12th annual Sanabel al-Kheer/IIRO charity drive, IIRO netted over SR6 million, including: SR5 million from Prince Sultan bin Abdelaziz bin Saud (Second Deputy Premier and Saudi Defense Minister); SR1 million from Riyadh Governor Prince Salman; and, SR10,000 from Shaykh Abdulaziz bin Baz.⁵⁰

A Case Study: MWL - IIRO - Sanabel Al-Kheer Operations in the United States

On July 22, 1991, the U.S. branch of IIRO (“The International Relief Organization, IRO”) was first officially established at 360 S. Washington St. in Falls Church, Virginia by Dr. Sulaiman bin Ali Al-Ali, wealthy businessman, member of IIRO’s Executive Committee, and a member of the Shura (Consultative) Council of the Kingdom of Saudi Arabia.⁵¹ IIRO in America was established to fund “institutions, groups, and individuals whose projects, programs and situations fall in one of [IIRO’s] service pro

mission in the United States.⁵⁴ Beheiri further testified how, in November 1991, Sulaiman Al-Ali introduced Biheiri to Dr. Abdulrahim Saati, a university professor of economics in Jeddah. Al-Ali introduced Saati as a “welcoming from Saudi Arabia from the office of the International Islamic Relief Organization to visit his office here to find out how he’s progressing in [redacted] the organization [redacted] also assisting them in buying the building they have bought in [redacted] Church.”⁵⁵

Sana-Bell, Inc. (U.S. branch of Sanabel Al-Kheer) was organized as a District of Columbia non-profit corporation in [redacted] 1989.⁵⁶ In a civil lawsuit filed with the USDC for the District of Maryland, Saati described himself as an American non-profit col



IIRO's form 1023 discloses that Sulaiman Al-Ali had strong relationships with other Islamic relief organizations, specifically, the Kuwaiti based Lajnat al-Dawa.⁶³ On January 9, 2003, the Office of Foreign Assets Control of the United States Department of Treasury listed the Kuwaiti Lajnat al-Dawa as a specially designated global terrorist (SDGT), and blocked all of its assets pursuant to the International Emergency Economic

According to the IRS 990 forms between 1992 and 1998, using supposedly charitable funds in IIRO and Sana-Bell accounts, Sulaiman Al-Ali made the following disbursements to other Muslim organizc c 4.3716 0 1998-e

Moreover, “a note specifying that \$820,000 was due and payable on December 31, 1993, [provided] that, ‘All payments are to be made to

of products needed to fill these non-existent purchase orders.”⁹⁶ FBI Special Agent Valerie Donahue agreed that “the pattern of Global’s receipt and disbursement of funds is consistent with the operation of an investment fraud scheme,…”⁹⁷ Mabrook drew up fraudulent purchase orders with non-existent clients as documentation for supposed investments.

On January 9, 1997, Global Chemical’s Chicago headquarters was raided by FBI Agents as part of a money laundering and fr

found in Illinois by investigators revealed BIF's supreme "unwritten law": "no matter how poor/sick – first priority is for mujahideen."¹⁰⁸

The raid of BIF's Illinois office also turned up a number of other documents directly related to the war in Bosnia: a receipt dated July 21, 1994, from the "Black Swans" Bosnian Muslim commando brigade for 300 blankets and 200 pairs of boots obtained from BIF; a receipt from the BiH army dated June 3, 1994, for 2,000 uniforms, 2,000 pairs of shoes, and ten "mass communication stations" donated by BIF to "this military unit"; a request dated December 31, 1994, from the Bosnian military for a combat ambulance (later delivered as promised in January 1995); and, a memorandum to BIF director Enaam Arnaout dated November 17, 1995 describing the recent contribution of 200 tents to the Muslim army.¹⁰⁹ In an interview conducted in 1992, BIF founder Adel Batterjee denied that his brainchild was actively encouraging its employees to aid or join the militant

According to notes taken by influential BIF fundraiser Uwaymir Anjum, Saif ul-Islam “came [to Chechnya] through” Shaykh Fathi Mohamed, BIF’s initial contact in the region.¹¹⁴ In his notes, Anjum indicated that Fathi had trained and organized in Afghanistan for a decade during the 1980s before moving to the Vedeno district in Chechnya in 1992. Starting as part of the Muslim Brotherhood, Fathi broke off to take “more broad and daring approaches... Fathi started receiving Mujahideen, especially Arabs, from other Muslim countries.”¹¹⁵ Anjum continued, “One of Sh. Fathi’s legacies, probably the leader of the group after him, is Arabi, a Chechen student of Sheikh Fathi. He commands a group of about 600 mujahideen situated in the capital to keep a watch on the president to ensure that the president does not blatantly violate Islamic principles.” Hundreds of thousands of charitable dollars that BIF was raising under the guise of aiding helpless Chechen refugees was actually going to furnish militant Muslim holy warriors loyal to Shaykh Fathi Mohamed, the Saudi Arab-Afghan Ibn ul-Khattab, and the Chechen Islamist warlord Shamil Basayev (among others) with mine-proof boots, uniforms, medical equipment, and spending cash.^{(c)220}

espoused by Al-Qaida. Suleman Ahmer, BIF's former operations manager in the United States, was an unabashed supporter of cooperation with radical Islamic movements around the world. In an October 1997 letter to Arnaout, Ahmer expressed surprise that the organization would even claim to sponsor relief activities: "we have never worked in the countries which are affected by natural disasters and... we may never work in this area. But somehow in so many of our publications we have that BIF works in areas affected by wars and natural disasters. I wonder where it came from and so on."¹²⁰ Ahmer managed to convince Arnaout and the other BIF administrators to create two mission statements, one detailing supposed relief work for public consumption and one an internal document emphasizing "making Islam supreme" for the benefit of the fundamentalist board members—"It was decided that Suleman would present a draft for both."¹²¹ Meanwhile, only a year earlier, Ahmer glamorized the struggle of the Arab mujahideen fighting in Bosnia to a Muslim youth camp helij5sj0urugg

information about the others... Meaning we now, I don't know a thing about you... I don't know your life... [W]hat do you know about me, you don't know a thing about me."¹³⁷

In a sadly ironic (if not a bit a comic) footnote, BIF posted a letter of recommendation on its website dated October 15, 2001, from the Director of the Newark Police Department, Joseph J. Santiago. Santiago had written to Saffet Catovic to "personally thank you and your organization 'Benevolence International Foundation'... for your ongoing and continuing efforts in demonstrating to the community that you are an organization of concern and compassion... Your organization exemplifies the true spirit of what America is all about."¹³⁸

BIF & U.S. Financial Institutions

According to its IRS Forms 990, in the United States alone, BIF collected over \$12,800,000 in charitable contributions between 1993 and 1999.¹³⁹ BIF's methods of accepting donations included:

- Personal checks sent to Benevolence International Foundation, PO Box 548, Worth, IL 60482, LaSalle Bank NA, Account Number: 5201184396.¹⁴⁰
- Wire transfers to BIF's bank account in Illinois.¹⁴¹ On its website, BIF provides the following bank account information for donations in the form of wire transfers: LaSalle Bank NA, 15862 S. LaGrange Rd., Orland Park, IL 60462, (708) 349-4004, Routing Number: 07100505.¹⁴²
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Avlarigov, whose brother, Chamsoudin Avlarigov, is affiliated with the Chechen mujahideen.”¹⁵⁰

QATAR CHARITABLE SOCIETY (QCS)

Another purported humanitarian organization engaged in the active financing of Al-Qaida and other designated international terror groups is the Qatar Charitable Society (QCS), the oldest and largest such group in Qatar.¹⁵¹ QCS is a part of the Is

regime, were r

allegations that QCS was openly and actively
