

ACFE LEBANON 1ST ANNUAL FRAUD CONFERENCE

TIME TO ACT

Under the Patronage of his Excellency
Governor of Banque Du Liban *Mr. Riad Salamé*

WHO SHOULD ATTEND

Corporate executives & managers (CEOs, CFOs, CIOs, general managers, finance managers, financial controllers, chief accountants, etc.)

Governance, risk, and compliance professionals

Internal auditors and external auditors

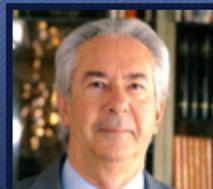
Fraud examiners and other anti-fraud professionals

Attorneys, legal professionals and law enforcement professionals

FEATURED KEYNOTE SPEAKERS INCLUDE:



Riad T. Salamé
*Governor,
Banque du Liban*



Raphael G. Debbane
*Chairman,
Debbane Saikali
Group*



Joseph El Fadl
*Board member DME
Regional Leader |
Financial Services
Industry, Deloitte
Middle East*



Mansour Bitar
*Board Advisor,
Bogofinance sal*

6 & 7 October 2015 | Phoenicia Hotel | Beirut - Lebanon

 **ACFE Lebanon**

 **ACFE Lebanon Chapter**

 **ACFE Lebanon Chapter**

 **ACFELebanon**

► CONFERENCE BENEFITS

- ✓ Get introduced to the Lebanon Chapter of the Association of Certified Fraud Examiners.
- ✓ Get inspired by leading experts sharing their success stories in the field.
- ✓ Learn best anti-fraud practices from experienced practitioners.
- ✓ Share fraud challenges across multiple industries.
- ✓ Network with anti-fraud and business professionals.

► REGISTRATION BENEFITS

- ✓ Register before 31 August 2015 **and save \$200.**
- ✓ Get a **one-year free ACFE Lebanon Chapter membership.**
- ✓ Earn **14 CPE Credits.**



TABLE OF CONTENT

LETTER FROM THE PRESIDENT	3
KEYNOTE SPEAKERS	4
CONFERENCE AT A GLANCE	7
TOPIC DESCRIPTIONS	8
APPENDIX: SPEAKER BIOGRAPHIES	10
REGISTRATION AND SPONSORSHIP INFO	16



LETTER FROM THE PRESIDENT

Dear Friends,

We are excited to welcome you to the 1st Annual ACFE Fraud Conference in Lebanon, October 6 - 7, 2015. The 2015 ACFE Lebanon Fraud Conference offers an unparalleled opportunity to get introduced to ACFE Chapter Lebanon and to learn from Lebanon's top anti-fraud professionals.

In addition to notable keynote speakers, the program features educational sessions highlighting on current fraud issues, case studies and practical solutions, plus networking opportunities to help you connect with fellow anti-fraud professionals. With a wide range of topics and basic-advanced level sessions, you'll have more anti-fraud learning opportunities than ever before.

We are proud to offer you more than 10 sessions featuring the latest in anti-fraud education. The information covered in these sessions, as well as in our keynote speakers' presentations, will highlight the most important tools you use in your daily fight against fraud.

The following pages paint the picture of an event unlike any other. From the latest education regarding combating the financing of terrorism to the one-of-a-kind discussion panel on corruption challenges in Lebanon, the ACFE Lebanon Conference offers you the chance to hone the skills that place you at the top of your profession, and gives you numerous ways to expand your professional network.

Finally, I would like to thank the ACFE-Lebanon training committee, staff and volunteers for all of their hard work to make this event not only the largest anti-fraud conference in Lebanon, but the best.

I look forward to seeing you at the Conference.



Hussein Tarraf, DBA, MBA, CPA, CFE
*President of Lebanon Chapter of the Association
of Certified Fraud Examiners*



KEYNOTE SPEAKERS



General Session 1: Combating the Financing of Terrorism: Lebanese Banks' Challenges

Riad T. Salamé

Governor, Banque du Liban

Riad T. SALAMÉ is the Governor of the Banque du Liban, Lebanon's Central Bank, since August 1, 1993. He was reappointed three times for a six-year term of office in 1999, 2005 and 2011.

Governor Salamé manages all aspects of the Central Bank and is assisted by four vice-governors and the Central Council.

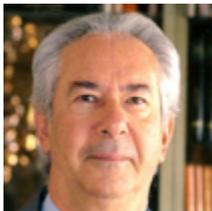
In this capacity, Mr. Salamé is the Governor for Lebanon at the International Monetary Fund (IMF) and the Arab Monetary Fund (AMF). He chairs the Central Council, the Governing Board of the Bank, as well as the Open Market and Investment Committees. Governor Salamé is also the Chairman of the Higher Banking Commission, the Chairman of the Special Investigation Commission fighting money laundering since its establishment in 2001 and the Chairman of the Capital Markets Authority.

Between 1973 and 1993, Governor Salamé had an extensive career in Merrill Lynch Beirut and Paris offices. Prior to assuming his current responsibility, Governor Salamé was the Vice-President and Financial Advisor at Merrill Lynch in Paris.

Governor Salamé received numerous awards including an Honorary Sash and a Shield Award from the Hariri Canadian University, Lebanon, in May 2011; the Doctorate Honoris Causa in Human Letters by the Lebanese University in May 2010; the Officer of the Legion of Honor bestowed on him by French President Nicolas Sarkozy in December 2009; the Arab Creativity Award in Economics, presented by His Royal Highness Prince Khalid Al Faisal, Chairman of the Arab Thought Foundation; and the Doctorate Honoris Causa conferred upon him by the Lebanese American University of Beirut (LAU) in 2009. The Banker Magazine voted him Central Banker of the Year 2009. On March 2009, he became the first Arab central bank governor honored at New York Stock Exchange by being invited to ring the starting bell.

Governor Salamé was also awarded the 2006 Euromoney Award as the best Central Bank Governor in the world; the 2005 Euromoney Award for Emerging Markets as the Best Central Bank Governor in the Middle East upon his selection as one of the best 20 Central Bank Governors in the world; the 2004 Shield Award from Bankers for a Better Future, an international academic banking organization; the 2003 Euromoney Award's Man of the Year as the Best Central Bank Governor; the 1997 Knight of the Legion of Honor bestowed on him by French President Jacques Chirac and the 1996 Euromoney Award as the best Central Bank Governor in the Arab World.

Governor Salamé attended the Jesuits College of Collège Notre Dame de Jamhour and graduated with a BA degree in Economics from the American University of Beirut.



General Session 2: The Importance of Values and Ethics in Family Business

Raphael Debbane

Chairman, Debbane Saikali Group

Mr. Debbane is the chairman of Debbané Saikali Group Holding in Beirut, Lebanon with activities in pesticides, fertilizers & seeds, marketing of agricultural produce, horticulture & landscaping, wireless broadband operators, building chemicals manufactures, industrial heat and sound insulations, wine production and trading. Debbané Saikali Group Holding has developed its culture on a set of values where unity is the key to strength and success; commitment through hard work, unambiguous sense of ethics and professionalism, the continuous care to serve and commitment to include and develop all the persons working in the group irrespective of any classification, segmentation or background. Mr Debbane celebrated 50 years of Professional life in 2006.

Mr. Debbane is actively engaged in the development of the local economy on solid grounds and has devoted part of his schedule to lead such efforts: He is the President of the Lebanese-Italian Business Council (Lebitalia), a Member of the Board of Directors of Beirut Chamber of Commerce, Industry, and Agriculture since 1995, President of the Agricultural Committee of the Federation of Chambers of Commerce, Industry and Agriculture in Lebanon, Member of the Board of International Chamber of Commerce (ICC) Lebanon, member of the FAFS Advisory Board (Faculty of Agricultural and Food Sciences) of the American University of Beirut (AUB) Beirut - Lebanon, Member of the Consulting Council of the Engineering Faculty of Saint-Joseph University (USJ) Beirut - Lebanon, a Member and Founder of the Lebanese businessmen association (RCDL) – Beirut, and past Board Member of the Lebanese National Social Security (CNSS), past Member of the Board of International Advisors of the Lebanese American University (LAU) Beirut – Lebanon.

Socially, Mr. Debbane is also active. He is Member of Rotary International (since 1965), Chancellor of the Association of the knights of the order of Malta – Lebanon, Honorary Consul of Italy in Saida, Lebanon (1994 – 2009), past Member of the Government Council of the Sovereign Order of Malta – Roma. And finally, President of Debbane Foundation, Saida – Lebanon.



General Session 3: Risk Intelligence and Effective Governance

Joseph El Fadi

Board member DME

Regional Leader | Financial Services Industry

Deloitte Middle East

Joe is a General Partner in the Deloitte Middle East firm since 1993, currently a board member of Deloitte Middle East, regional leader of financial services industry group and a member of the Deloitte EMEA FSI Leaders group.

Joe has further direct leadership responsibilities of the Lebanon practice and is serving as LCSP for major clients in other industries; namely, Investment companies, airline, consumer businesses and services.

BA and MBA graduate from St. Joseph University in Beirut in 1979 and 1981, member of the American Institute of Certified Public Accountants since 1990 and member of the Lebanese Association of Certified Public Accountants since 1995.



General Session 4: How to Avoid Becoming a Victim of Financial Fraud

Mansour Bitar, PhD

Board Advisor, Bogofinance sal

Mansour Bitar has been in the financial sector for over 30 years providing financial advisory, risk management and auditing services to several local and international banks and financial institutions. He is the advisor to the Board and Chairman of Bogofinance since 2010 providing evaluation of economic performance of all markets and Governments, analyzing social and economic data and examining market conditions.

Prior to joining Bogofinance, Mansour resided in UAE where he worked for almost 7 years at the UAE Central Bank as Senior Banking Reviewer.

In 1999, Mansour has joined Fleet Bank (Bank of America) in Boston, USA, where he exercised full control over the affairs of trade finance department and the Treasury Department.

In 1996 Dr. Bitar was the personal advisor to the president of the Republic of Central Africa with a Diplomatic status.

Dr. Bitar established the Midia International Financial Services, one of the first trading companies in Lebanon. In addition to the above, Mansour has an extensive educational experience, lecturing at many US Universities, AUB and at Kuwait University. Mansour also performed several T.V. interviews and public affairs speaking engagements and newspapers interviews.

Mansour holds a Doctorate in Economics, Master in Econometric and a B.S. in Economics from Indiana University, Bloomington, IN- USA.

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- ✓ Earn **14 CPE Credits.**

CONFERENCE AT A GLANCE

6 OCTOBER 2015

DAY 1

- **09:00 – 10:00**
Registration & Welcome Coffee
- **10:00 – 10:25**
Opening Session: Introduction to ACFE
Hussein Tarraf, James Ratley (msg), Elie Menassa
- **10:25 – 11:00**
General Session 1: Combating the Financing of Terrorism: Lebanese Banks' Challenges
Riad Salamé
- **11:00 – 11:35**
General Session 2: The Importance of Values and Ethics in Family Business - *Raphael Debbane*
- **11:35 – 12:10**
General Session 3: Risk Intelligence and Effective Governance - *Joseph El-Fadl*
- **12:10 – 12:30**
General Session 4: How to Avoid Becoming a Victim of Financial Fraud - *Mansour Bitar*
- **12:30 – 14:00**
Lunch
- **14:00 – 14:20**
Launching the CFE Program - *Khalil Fawaz*
- **14:20 – 15:35**
Session 1: Cybersecurity: Helpful Measures for SMEs
Andrej Gholam
- **15:35 – 16:00**
Networking Break
- **16:00 – 17:15**
Session 2: Internal Controls: Tools for an Effective Control Environment - *Mohamad Kaissi*

7 OCTOBER 2015

DAY 2

- **08:00 – 08:30**
Registration & Welcome Coffee
- **08:30 – 09:45**
Session 3: Anti-fraud Program:
The Beginning of the Fight - *Daniel Pharaon*
- **09:45 – 11:00**
Session 4: Cooking the Books:
Tools to Catch the Crooks - *Raffi Shordjian*
- **11:00 - 11:30**
Networking Break
- **11:30 – 12:45**
Session 5: Red flags, Now What?
Andrew Cartwright & Mohamad Shehab
- **12:45 – 14:15**
Lunch
- **14:15 – 15:30**
Session 6: Dare to Lie! - *Naeim El Zein*
- **15:30 – 16:00**
Networking Break
- **16:00 – 17:15**
Session 7: Panel Discussion:
Lebanon Without Corruption,
The Way Forward.
Panelists: *Andrew Cartwright*
Malek Costa, Najji Fayad,
Joseph Khalifé, Khaled Bohsali
Moderator: *Rania Uwaydah Mardini*



TOPIC DESCRIPTIONS

CYBERSECURITY: HELPFUL MEASURES FOR SMEs

Andreh Gholam | *Managing Director – Logica sarl*

Cyberspace lies at the heart of modern society; it impacts our personal lives, our businesses and our essential services. Cybersecurity is a topic of interest for most enterprises, regardless of their size. In an SME context, information security and cybersecurity are often difficult to implement in a satisfactory and cost-effective manner. This session will provide practical advice on how to implement cybersecurity governance, risk management, assurance and compliance in SMEs.

INTERNAL CONTROLS: TOOLS FOR AN EFFECTIVE CONTROL ENVIRONMENT

Mohamad Kaissi | *Head of Internal Audit - Banque Misr Liban*

According to the triangle of fraud, three elements (opportunity, pressure, and rationalization) create the environment for a fraud to be committed. Weak internal controls often provide the best opportunity for fraudsters to commit their crimes. Therefore, understanding internal controls and their importance can be a powerful tool in preventing and detecting fraud. This session provides good learning tools on how to setup smart internal controls to mitigate fraud risks and promote a better control environment.

ANTI-FRAUD PROGRAM: THE BEGINNING OF THE FIGHT

Daniel Pharaon | *Head of Internal Audit – Midis Group Ltd.*

Every company is exposed to fraud in the absence of proper prevention measures. Without a proactive and structured detection system, it is very likely that companies may lose their fights against fraud. This session provides a clear understanding on the important elements of the anti-fraud program and how to adopt effective and efficient methods to implement it.

COOKING THE BOOKS: TOOLS TO CATCH THE CROOKS

Raffi A. Shordjian | *Regional Finance Coordinator – Saint-Gobain Construction Products Sector - Middle East, Treasury Manager – Compagnie de Saint-Gobain - Middle East, Finance Director – Sodamco Weber - Middle East*

Financial statements fraud has the highest median loss among all types of fraud. Its schemes may be so complex to detect and not easy to prevent. This session provides lessons learned from many real case studies addressing the following issues:

- what went wrong?
- how companies could have prevented these schemes?
- what were the missing controls to detect the schemes earlier and limit the incurred losses?

RED FLAGS, NOW WHAT?

Andrew Cartwright | *Head of Internal Audit – American University of Beirut*
Mohammad Shehab | *Audit Manager - American University of Beirut*

Most employees do not know what to do when they identify red flags even when the latter are seriously correlated with fraud. Management jumps to conclusions when detecting red flags and takes uncalculated actions that might aggravate the situation instead of solving the problems encountered. This session provides better practices to respond to identified red flags and help businesses in detecting possible frauds and draft a reasonable remedial action plan.

DARE TO LIE!

Naeim El Zein | *Managing Partner - Mira-Clé Training & Consulting S.A.R.L*

“Dare to Lie!” is a body language interactive session, based on international scientific methodologies, focused and tailored to cater the case of reducing fraud, and aiming at arming attendees with skills on how to:

- be attentive to signs of fraud
- spot deception
- interpret concealed emotions, and
- snatch the right moment

This interesting session will help the attendees throughout tough interviews, difficult conversations, recruitment process, and even daily regular personal communication.

PANEL DISCUSSION: LEBANON WITHOUT CORRUPTION, THE WAY FORWARD

PANELISTS:

Andrew Cartwright | *Head of Internal Audit – American University of Beirut*
Malek Costa | *Head of Group Compliance Division for BLOM BANK Group*
Naji Fayad | *Chairman of the Audit Committee of ARABIA Insurance Cooperative Company (KSA),
Chief Financial Officer at ARABIA Insurance Company (Lebanon)*
Joseph Khalifé | *Principal Deloitte & Touche (M.E.)*
Khaled Bohsali | *Membership Director of the Association of Certified Fraud Examiners
Chapter Lebanon*

MODERATOR:

Rania Uwaydah Mardini | *Instructor - American University of Beirut*

Have you ever been a victim of corruption? Do you dream of living in a country where citizens think twice before resorting to corruption? What about seeing corrupt citizens held accountable and prosecuted? What about having a fair competition and equal business relations?

This highly interactive session gathers greatly experienced “fraud fighters” panelists from different industries and aims to tackle the following subjects:

- what are the top corruption challenges the Lebanese companies are facing?
What are their impact on businesses and the economy?
- how companies may cope with these challenges and help in reducing corruption?
- how Anti-Fraud professionals can assist in promoting a culture of honesty and ethics in Lebanon?

“

**Rather fail with honor
than succeed by fraud”**

— Sophocles (496 - 406 B.C.)

APPENDIX: SPEAKER BIOGRAPHIES



James D. Ratley, CFE
President and CEO
Association of Certified Fraud Examiners

James D. Ratley graduated from the University of Texas at Dallas, with a Bachelor's Degree in Business Administration. In 1971, he joined the Dallas Police Department as a police officer. Mr. Ratley was assigned to several police department divisions, including vice, child abuse, and internal affairs. He was a member of numerous department task forces which concentrated on major fraud cases.

In 1986, Mr. Ratley left the police department to join Wells & Associates, a forensic accounting practice, where he was in charge of fraud investigations. He handled investigations regarding internal frauds, conflicts of interest and litigation support. In 1988, he was named Program Director for the Association of Certified Fraud Examiners (ACFE) and oversaw all aspects of the ACFE's training and education programs. In 2005, Mr. Ratley was awarded the ACFE's Cressey Award, the organization's highest honor. It is bestowed annually for a lifetime of achievement in the detection and deterrence of fraud.

In 2006, Mr. Ratley was named President of the ACFE, and in 2011, he was also named CEO. In this role, he works to promote the ACFE to the public and other professional organizations and continues to assist in the development of anti-fraud products and services to meet the needs of the ACFE's members. In addition to his executive duties, Mr. Ratley serves as a member of the ACFE's faculty, and teaches regularly at workshops and conferences on a variety of fraud-related subjects.

Mr. Ratley was named One of the Top 100 Most Influential People in Accounting by Accounting Today in 2012, 2013 and 2014 with the magazine praising his leadership in a "changing, growing and evolving" accounting landscape. He was also recognized by Internal Auditor as a 2014 Outstanding Contributor for his article, "Become a Better Interviewer," published in the magazine's June 2013 issue, and he was selected as one of Security magazine's Most Influential Security Executives for 2010. Mr. Ratley serves as adjunct professor at the University of Texas, where he teaches a masters-level fraud examination course in the McCombs School of Business (Accounting Department). He was also a Visiting Scholar at the University of Nebraska in Lincoln. Mr. Ratley has been certified as a Master Peace Officer by the Texas Commission on Law Enforcement Standards and Education. He is a member of the Austin Chapter of the ACFE.



Hussein Tarraf, DBA, MBA, CPA, CFE

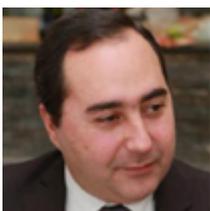
President of Lebanon Chapter of the Association of Certified Fraud Examiners

Dr. Hussein Tarraf has been in public accounting for over 15 years providing tax advisory and compliance services primarily to small-medium size businesses, high net-worth individuals, their families, and related entities. Hussein has worked in the areas of accounting, audit, consultation, business planning and taxation within several firms.

Hussein, a Certified Public Accountant (CPA) and a Certified Fraud Examiner (CFE), is an active member of the American Institute of Certified Public Accountants (AICPA), the Michigan Association of Certified Public Accountants (MACPA) and the Association of Certified Fraud Examiners (ACFE). Hussein is the founding president of Lebanon Chapter of Certified Fraud Examiners.

In addition to practicing public accounting, Hussein has extensive teaching and research experience within the discipline. He teaches elementary, intermediate and advanced accounting courses at the undergraduate and graduate levels. His primary research foci are corporate governance, risk management and bank performance. Hussein's research has been published in refereed journals, such as Global Journal of Business Research and the International Research Journal of Applied Finance.

Hussein earned a Doctorate of Business Administration degree from Lawrence Technological University in 2012, an MBA from Wayne State University in 2001, and a B.A. in Accounting from The Lebanese University in 1998.



Elie Menassa, DBA, CFE, CRMA, FAIA (ACAD)

Vice President of Lebanon Chapter of the Association of Certified Fraud Examiners

Dr. Elie Menassa is certified in Fraud Examination (CFE) and in Risk Management Assurance (CRMA). He earned his Doctorate in 2003 in Accounting and Finance at De Montfort University, United Kingdom, before taking-up Postdoctoral studies at the Mendoza College of Business, University of Notre Dame, Indiana, USA.

He is also an Academic Fellow of the Association of International Accountants and an active member of many international accounting bodies, in particular, the American Accounting Association, the Institute of Internal Auditors, the British Accounting and Finance Association, and the European Accounting Association.

Active researcher with many publications in international refereed journals, Dr. Menassa has given presentations in more than 15 countries. He is currently the Dean of the Faculty of Business Administration and Economics at Notre Dame University - Louaize, Vice-President of the Association of Certified Fraud Examiners Lebanon Chapter, General Trustee of the Maronite Diocese of Tripoli-Lebanon, and Visiting Professor at Worms University of Applied Sciences, Germany.

Prior to joining NDU in 2012, he held academic and administrative positions at the University of Balamand, University of Aston, and De Montfort University in England. His professional experience includes managerial positions with PricewaterhouseCoopers, Eternit, Libano-Suisse and Mina Group in Lebanon, and Somerfield in the United Kingdom. Dr. Menassa's aim is to increase awareness about the economic consequences of occupational fraud. He regularly gives training sessions in this area and has been involved in solving many fraud cases in Lebanon and the UK.



Khalil Fawaz, MBA, CPA
Chief Executive Officer – CCS

Khalil Fawaz, the Chief Executive Officer of CCS, has over twelve (12) years of investment, advisory and audit experience at reputable regional and international firms. As part of his role at CCS, he advises clients on IFRS, advisory (whether financial or management) as well as corporate governance related matters. In addition; Khalil acts as an independent audit committee member for Bahamdan Group (including but not limited to: Tasheelat, Tadrees and others) in KSA, independent audit committee member for Safanad, independent board member for Tas Helat, independent board member for Al-Masarat Construction Group in KSA and independent executive member for Golden Food, UNO and LAM in Lebanon.

Khalil was the CFO of Zain Saudi Arabia, a listed company at "Tadawul". He was nominated as the youngest CFO for a listed company in the Middle East region. During his stay at Zain, Khalil led the supervision, structuring and execution of the Rights Issuance of Zain Saudi Arabia amounting to SAR 6 billion. This transaction was considered as the largest investment banking transaction in the GCC region. Additionally, he arranged for an international debt amounting to US\$325 million.

Prior to that, Khalil acted as the Head of Corporate Finance at Middle East Capital Group, a subsidiary of the First National Bank S.A.L. At MECG, Khalil led private placement engagements, IPOs, M&As, real estate funding and management amongst other advisory work.

Khalil began his career at Deloitte & Touche (Lebanon) as an assistant auditor. He later joined PricewaterhouseCoopers (PwC - Lebanon) where he assumed the role of experienced manager in the assurance and business advisory division. Khalil worked on advisory and audit projects over nine (9) countries from his base office. Moreover, Khalil carried out audit assignments, dispute analysis engagements and financial due diligence mandates.

Khalil was nominated as best instructor in Morgan International teaching US CPA; CFA levels 1 and 2, CIA, Diploma in IFRS and CMA. In addition, Khalil has provided CPA course to Aramco - KSA. He was assigned as the lead instructor for the DiplFR. He is a lecturer of "Corporate Governance", "Financial Statement Analysis", "Valuation", "Budgeting", "IFRS" among other topics.

Khalil was also selected for secondment as a Manager to PwC New York for a special two (2) years program. However, he did not make the move as he opted for a career shift to investment banking in KSA at Al-Khabeer Capital and he played the role of a Vice President for the investment banking decision.

Khalil holds a bachelor of business administration as well as a masters in business administration from the Lebanese American University (distinction list) and is a Certified Public Accountant (CPA, the US Board of Accountancy in California).



André Gholam, PhD., Eng. CISA, CISM, CRISC, ISO 27002, ITIL
Managing Director – Logica sarl

Andre Gholam has been in the information systems field for over 33 years with more than 25 in the IS consulting, auditing and security.

Holder of a PhD in information systems and an engineering diploma in computer science, he has also many professional certifications, CISA, CISM, CRISC, ITIL, ISO27002. Andre has a wide IS professional experience in banking, finance, exchanges, insurance, health, schools and industries.

In addition to practicing IT consulting, audit and security, Andre has an extensive teaching experience within the discipline (USJ, UQAC, CNAM). He is also a lecturer in many with many professional organizations (ABL, BCC, UAB,...). Andre is an active member of multiple professional bodies, such as ISACA, PMI, ISSA, ISOC, IIBA, CSI, Beirut Order of Engineers.



Mohamad Kaissi, MBA, CIA, CRMA
Head of Internal Audit - Banque Misr Liban

Mohamad has more than 12 years of experience in the field of Internal Audit Capacity Building, Risk Assessments and Corporate Governance. Mohamad previously held the position of Senior Manager with Deloitte Middle East (Enterprise Risk Services) where he led many engagements across the Middle East providing services to organizations in many industries including Financial Services.

Mohamad is currently the Head of Internal Audit at Banque Misr Liban (BML) and is currently a governor in the Institute of Internal Auditors (IIA) Lebanon Chapter.

Mohamad has an Executive MBA from the American University of Beirut (AUB) and is also a Certified Internal Auditor (CIA) and Certified in Risk Management Assurance (CRMA).



Daniel Pharaon, MBA, CPA, CIA
Head of Internal Audit – Midis Group Ltd.

Daniel Pharaon (Lebanon) leads the internal audit department of Midis Group Ltd., a large IT group with operations in the Middle East, Europe and Africa. He previously spent 5 years with KPMG in Lebanon, where he was the manager in charge of the international banking practice serving clients such as HSBC, Standard Chartered and Citibank.

He also worked on international clients in other sectors (e.g. manufacturing), and was regularly involved in Fraud issues. Daniel is a US Certified Public Accountant (CPA.), a Certified Internal Auditor (CIA) and he has an IFRS Certificate from the Institute of Chartered Accountants in England and Wales.

He is a part-time instructor for courses leading to the CPA, CIA, CMA, and CFA credentials. Daniel has been involved in the preparation and delivery of many other training courses on topics such as IFRS, internal controls, financial statement analysis and fraud management. Daniel is fluent in English, Arabic and French.



Raffi A. Shordjian, MBA, CPA, CIA, CFE, CVA
*Regional Finance Coordinator – Saint-Gobain
Construction Products Sector - Middle East
Treasury Manager– Compagnie de Saint-Gobain - Middle East
Finance Director– Sodamco Weber - Middle East*

Raffi Shordjian is a certified public accountant (CPA) from the state board of Accountancy of Colorado in the United States, holder of a Master's Degree in Business Administration from the Lebanese American University. Raffi is Certified Valuation Analyst (CVA), Certified Fraud Examiner (CFE), and Certified Internal Auditor (CIA).

Having accumulated more than 18 years of extensive international business experience, out of this he worked 10 years in the big 4 audit firms (PwC, Ernst & Young, and Arthur Andersen) and 6 years as Finance Director of a multinational company and 2 years as the Chief Audit Executive of a large scale family owned Group of Companies.

Broadly skilled and with a highly versatile approach, successfully demonstrated his ability to deliver business solutions in many projects that improved the infrastructure and the business processes of many organizations. Raffi is a member of the teaching faculty of the Becker CPA Professional Review and the CIA Learning Systems at Morgan International since 2004.



Andrew Cartwright, CPA, CISA

Head of Internal Audit – American University of Beirut

Andrew Cartwright is the University Auditor at the American University of Beirut (AUB). He is in his fourth year leading the Internal Audit Office.

Mr. Cartwright earned his BSc from the University of Victoria (1982) and has worked in Public Accounting, High Technology, Higher Education, Health Care and Management Consulting.

He is a Certified Information Systems Auditor (CISA), and a Chartered Accountant (CA, CPA -Canada). He is a member of these associations and the IIA.



Mohammad Shehab, MBA, CIA, CFE, CISA, CCSA

Audit Manager - American University of Beirut

Mohammad Shehab is the Audit Manager at the Internal Audit Office of the American University of Beirut (AUB) where he has worked for over ten years.

His areas of responsibilities include performing a wide range of assurance and advisory engagements in addition to conducting fraud investigations.

Mr. Shehab earned his BBA from BAU and MBA from LAU. He is a Certified Internal Auditor (CIA), a Certified Fraud Examiner (CFE), a Certified Information Systems Auditor (CISA), and has the Certification in Control Self-Assessment (CCSA). He is a member of respective associations and served as a Governor on the IIA Lebanon Board between January 2012 and August 2014.



Naeim S. El Zein

Managing Partner - Mira-Clé Training & Consulting S.A.R.L

Mr. Naeim El Zein is the Founder and CEO of Mira-Clé, a leading training and consulting company, with 15 years of exceptional HR and HSE Management & Development expertise, during which he gained an international breadth of exposure to Global HR practices, communication skills and adult learning.

Today, Naeim is an eminent HR consultant and an interpersonal skills trainer for over 400 Clients in the Middle East, introducing Body Language training and MicroExpressions as an integral practice within recruitment, interviewing, employee relations, public speaking, negotiations, sales & customer service. He holds a M.Sc. in HR Development & Management and a B.S. in Business Administration & MIS, certified body language trainer by ICM and an expert MicroExpressions interpreter.



Malek Costa, CPA

Head of Group Compliance Division for BLOM BANK Group

Mr. Malek Costa is the Head of Group Compliance Division for BLOM BANK Group.

He graduated in 1993 from Lebanese American University (LAU) with a degree in Business Administration with an emphasis in accounting and auditing, and eventually earned his spot as an internal auditor in Lebanese Saudi Bank.

In 1994, he moved to Arthur Andersen-Lebanon, where he stayed for 7 years and left it with an Audit Manager title. He moved to BLOM Bank in 2001 as a Deputy Manager in the Internal Audit Department. In 2007 he was appointed as Head of AML Unit and later on Head of Group Compliance Division.

Mr. Costa holds a CPA certificate from California Board of Accountancy -USA and maintains active involvement in the Institute of Internal Auditors – Lebanon Chapter which currently he presides its board.



Naji Fayad, MBA, CA, CIA, CCSA, CISA, CRMA

*Chairman of the Audit Committee of ARABIA Insurance Cooperative Company (KSA)
Chief Financial Officer at ARABIA Insurance Company (Lebanon)*

Naji Fayad is the Chairman of the Audit Committee of ARABIA Insurance Cooperative Company (KSA), a Saudi Joint Stock company listed on the Saudi Stock Exchange, since 2010. He is also the Chief Financial Officer at ARABIA Insurance Company (Lebanon), since November 2007. He joined ARABIA in December 2000, as a Senior Manager in the Internal Audit Department before he assumed the role of the Chief Financial Officer. Prior to joining ARABIA, he worked at Deloitte and Touche, in Montreal Canada, for 5 years where he served as an Audit Manager specializing mainly in the financial sector.

Naji has more than ten years' experience in the education field, working as a Lecturer at the Lebanese American University in Beirut, and at McGill University in Montreal, Canada.

Naji is a graduate of the American University of Beirut (AUB), earning both a Bachelor (BBA) and a Master degree in Business Administration (MBA) from AUB in 1984 and 1988 respectively. He also graduated as a Public Accountant from McGill University, Canada, in 1996. Naji holds a Chartered Accountant certificate (CA), which he obtained from the Canadian Institute of Chartered Accountants, in Montreal. He also holds the CIA, CISA, CCSA and CRMA certificates.

He attended several courses on Financial Institutions and Audit in USA (Boston, Florida), Canada (Toronto, Montreal, Ottawa), Saudi Arabia, and Dubai, as well as several conferences on Internal Audit, Corporate Governance and Risk Management in Montreal, Quebec, Amsterdam, Lebanon, UAE, and USA. He served as the President of the Institute of Internal Auditors in Lebanon for 3 terms (2006-2013) and is one of its founders in 2000. He is currently a Governor/Board member of IIA Lebanon.

In addition to the above, Naji is also a member of the Institute Relations Committee of IIA-Global (USA) since 2012, and a member of many task forces formed by IIA Global board, the most recent one was to review the strategic direction of IIA Global for 2015-2020. Naji is a frequent speaker at local and regional conferences on topics related to internal audit and corporate governance.



Joseph Khalifé, CPA

Principal Deloitte & Touche (M.E.)

Joseph is a Principal with over 15 years of professional experience in audits at Deloitte & Touche (M.E.) – Beirut office. He has developed specialization in insurance industry and has in-depth knowledge of the banking, manufacturing and trading industries, IFRS as well as local banking and insurance regulations.

Joseph has served many clients spread over the banking, insurance, manufacturing and trading industries that prepare their financial statements under International Financial Reporting Standards (IFRS) giving him a wide and extensive experience in the application of IFRS requirements across different industries. Joseph has also contributed to projects other than audit such as financial due diligences and Agreed-Upon-Procedures on Anti-Money Laundering compliance. He has attended and delivered IFRS training to clients and to Deloitte professionals in both local and regional seminars. Joseph is a U.S. Certified Public Accountant (CPA) and he is an active member of the Lebanese Association of Certified Public Accountants (LACPA). He holds a B.S. with a double major "Accounting & Finance" and "Marketing & Management" from the Lebanese University.



Khaled Bohsali, CFE, CISA, CISM, CIA, CRMA

Membership Director of Lebanon Chapter of the Association of Certified Fraud Examiners

Khaled Bohsali, is a CFE, CISA, CISM, CIA, and CRMA having more than 24 years of professional experience in banking, finance, and systems development, with hands-on involvement in audit engagements, fraud examinations, and digital forensics investigations. He holds a DESS degree in banking from Saint Joseph University (USJ), and three certificates of specialty from the école nationale d'administration (ENA) in Paris.



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