Founder's Anniversary Reflection

It is both a privilege and a personal joy to stand before you tonight as we celebrate ten years of the MENA Financial Crime Compliance Group.

To our distinguished leaders from the public and private sectors, our member institutions, Advisory Board, strategic partners and Alliances, international collaborators, and the many friends who have supported this journey — thank you for being here and for making this occasion so meaningful.

Tonight, we celebrate something far greater than an anniversary.

Ten years ago, in 2016, a small group of institutions came together around a simple conviction: financial crime does not respect borders, and no institution can confront it alone.

We believed that by working together, sharing our experiences, and learning from one another, we could not only strengthen our own institutions but also enhance financial crime literacy across the region. Ten years later, we have learned something far more profound.

Collective action is not simply about what we accomplish together. It is about what we become together.

Over the past decade, the MENA FCCG has brought together banks, regulators, law enforcement, international organizations, academia, and many extraordinary individuals.

We have developed guidance papers and compliance tools. We have built educational programs. We have addressed emerging risks. We have created new forums for dialogue. And we have helped connect our region more closely with the international financial crime community.

Yet when I reflect on these ten years, I believe our greatest achievement is not any single initiative, publication, or program.

It is the relationships we have built, the trust we have earned, and the shared commitment that continues to bring us together.

Along this journey, I believe we have discovered four commitments that make meaningful collaboration possible:

A shared purpose worth pursuing. A willingness to learn from one another. The courage to address difficult truths together. And the accountability to turn good intentions into measurable action.

What began as an effort to strengthen financial crime compliance has become something larger.

Because ultimately, **compliance is not the destination. Trust is.** Trust in our institutions. Trust with our customers. Trust in our financial systems. Trust between the public and private sectors. And ultimately, trust within the societies we serve. And that journey begins with each of us.

Personal transformation: I become better. Organizational transformation: We become better. Collective action: We help each other become better.

That, to me, is how we strengthen society. And it also reminds us that tonight is not a finish line.

Continuous transformation shapes where we will be tomorrow.

So, as we celebrate our first decade, our responsibility is not simply to preserve what we have built.

It is to keep becoming better — and to bring others along on that journey, inspiring more people and institutions to become part of our shared mission.

Tomorrow, we have an exceptional Plenary Meeting ahead of us, bringing together distinguished leaders from regulatory authorities, law enforcement, international organizations, and the financial sector to address some of the most pressing challenges facing our region and the global financial system.

To each of you in the room, your presence and willingness to share your expertise reflect the very spirit of collective action we are celebrating tonight.

And in that same spirit, I would like to share something very special with each of you. **"A Decade of Collective Action: 2016–2026."**

It tells the story of our first ten years. But more importantly, it tells the story of the people and institutions who made those ten years possible.

I would particularly invite you to read **"Voices of the Decade"**, where the reflections of distinguished colleagues and friends bring to life the true spirit and impact of our collective journey.

Every person here tonight, and many others who have contributed along the way, is part of that story.

So please accept this book not simply as a record of our past, but as a reminder of our shared responsibility for what comes next.

To all our members, colleagues, collaborators, and friends who have walked this journey with us — thank you.

The first decade belongs to all of us. And together, we shape a second decade of collective action. Thank you.