



# TSAS

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**terrorism, security and society**

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### **Research into How Resources are Acquired, Moved and Used to Support Acts of Terrorism**

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## LIST OF ACRONYMS

AMISOM	African Union Mission in Somalia
APG	Asia/Pacific Group
AS	Al-Shabaab
BIF	Benevolence International Fund
CRA	Canadian Revenue Agency
CVE	Countering Violent Extremism
EFT	Electronic funds transfers
FATF	The Financial Action Task Force
FINTRAC	Financial Transactions and Reports Analysis Centre of Canada
HUMINT	Human Intelligence
INSET	RCMP Integrated National Security Enforcement Teams
IPKF	Indian Peacekeeping Force
IRFAN	International Relief Fund for the Afflicted and Needy
ISIS/ISIL	Islamic State in Iraq and Syria/Levant
ITAC	Government of Canada Integrated Terrorism Assessment Centre
LTTE	Liberation Tigers of Tamil Eelam
ML/TF	Money Laundering/Terrorist Financing
OSINT	Open Source Intelligence
PCMLTFA	Proceed of Crime (Money Laundering) and Terrorist Financing Act
SPSS	Statistical Package for the Social Science
START	Study of Terrorism and Response to Terrorism
STR	Suspicious Transfer Report
TEEDOR	Tamil Eelam Economic Development Organization
TF	Terrorist Financing
TO	Terrorist Organization
TRM	Terrorist Resource Model
TRO	Tamils Rehabilitation Organisation
WTM	World Tamil Movement



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### Note to the Reader

This research was supported by the Department of Public Safety and Emergency Preparedness Canada. Any opinions, findings, conclusions or recommendations in this document, however, are those of the authors and do not necessarily reflect the views of the Department of Public Safety and Emergency Preparedness Canada or the Royal Military College of Canada.

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## EXECUTIVE SUMMARY

The assigned aim of this project is to advance the state of knowledge about resourcing activities in or with connections to Canada that support terrorist threats to Canada and/or to other countries, and ultimately about effective means to address the resourcing process, from prevention and intervention through to prosecution. The general objectives of the project were to analyze contemporary terrorist resourcing activities with implications for Canadian national security interests and to consider the value of conducting that analysis through the Terrorist Resourcing Model (TRM) lens.

The study was directed to answer six questions related to terrorist resourcing actors, activities, forms and their interconnection, their relative importance, the implications of resourcing for terrorist activities and for means of response, and the relative value of conducting analysis of these activities through the TRM lens, versus a traditional money laundering or terrorist financing lens. Responses to these questions were attained by individual case study analysis of the selected terrorist entities and a subsequent cross-case analysis of all groups.

The Terrorist Resourcing Model (TRM) has five stages or, more appropriately, five activities: acquisition of funds and end-use and exchange goods; pooling or aggregation of those resources; their transmission to a terrorist organization; their transmission to a terrorist or operational cell; and their conversion to goods and services to support the organization's activities, including for an act of terrorism.

The study consisted of a cross-comparative descriptive and relational analysis using open source resources of five listed terrorist organizations: the Liberation Tigers of Tamil Eelam (LTTE); Hamas; Al Shabaab (AS); a grouping of Al Qaeda inspired individuals and entities, except Al Shabaab, under the heading "Al Qaeda inspired"; and Hezbollah. The groups were selected for relevance to Canada and anticipated availability of open source data. Data was acquired from Internet searches, with legal documents from [CanLII.org](http://CanLII.org) particularly useful. The TRM was applied and the project was limited to resourcing activities initiated in Canada between 2001 to 2015 and only tracked the movement of resources to our border.



Open source research of terrorist resourcing by five listed entities in Canada from 2001 to 2015 revealed that the most prevalent resourcing actors were non-profit organizations, weighted that way because of the observed LTTE and Hamas cases. Similarly, the most prevalent form of resourcing was fundraising by those organizations that targeted individual cash donations of small amounts. Funds were pooled and transmitted through chartered banks. The conversion of funds to assist in the planned or conducted terrorist activity was generally not visible to the research team, except for Al Qaeda inspired and Hezbollah cases.

Assessment of the TRM was based on its representational accuracy and adaptability, its contribution as a tool for analysis, and its utility for counter-terrorist program development and evaluation especially as compared to the Money Laundering/Terrorist Financing (ML/TF) model. In terms of representational accuracy and adaptability, TRM provides a flexible supply chain model but whose elements, or stages, were only partially visible in this open source search. The model rightly claims to be iterative and non-linear but it is graphically presented in a linear construct as stages. This complicated data collection, especially acquisition versus conversion cases. A more appropriate representation of the model is as a nested-cell relationship with a grouping of events that either feed back onto themselves or lead to acts of terrorism. That reflects a system's view of resourcing and the fact that stages are not required in any particular order.

As an analytic tool, TRM was broad enough as a model to cover the different organizational structures, aims and resourcing requirements and means of the organizations studied, although various elements of the model were not visible, which can in part be attributed to the limitation of the scope of data collection to open source events within Canada. TRM shifts the focus away from only financing, an element of the model, and permits a broader interpretation of how terrorist organizations, cells and individuals resource themselves for acts of terrorism. TRM "zooms out" and widens the scope of what and how terrorist groups and cells (including individuals) acquire, transmit and convert resources for activities related to terrorism or to support their organizations.

TRM does not portray itself as a tool for counter-terrorist programme development and



evaluation, but its application does permit tangible recommendations for a counter-resourcing strategy. The current publically available Canadian ML/TF open-source model of placement, layering and integration establishes the actors involved in the movement of funds and creates nodes at which counter-terrorist financing activities can occur. Data collection from a TRM perspective underscored the fact that pooling and transmission amounts can be less than the \$10,000 threshold set by Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) and are most often legitimately acquired. The study highlighted the nature of funding transmissions from legitimate organizations to associations and foundations that, knowingly or not, transferred funds to terrorist organizations. A feedback loop was noted between terrorist or operational cell transmission and acquisition. The TRM perspective also made the research team consider human services such as those related to recruitment, radicalization to extreme violence, intelligence gathering, campaigning and the dissemination of propaganda.

The open-source research of the actors and activities in Canada of five terrorist organizations revealed that open source data is sparse and that the Canadian ML/TF measures being taken at this time to defeat the movement of terrorist financial assets and high value exchange goods are targeting the appropriate actors and activities, although the treatment of domestic electronic fund transfers and clarity on the indicators that trigger a suspicious transfer report (STR) require reconsideration. The ML/TF does not address the acquisition (free or stolen) of funds and goods, their conversion to end-use goods and services, or issues related to propaganda and recruitment. The findings did not in themselves result in the revelation of new information or knowledge that would suggest significant revisions to current Canadian financial procedures but it did indicate that widening the focus beyond the movement and translation of funds and exchange goods would permit a more inclusive and holistic view of resourcing that would inform a more comprehensive counter-terrorist resourcing policy.



## LIST OF RECOMMENDATIONS

1. Create an inter-agency task force which specifically targets the issues of intimidation and extortion within the ethnic communities in conjunction with community-driven public education campaigns to increase awareness of the laws and resources in instances of intimidation and extortion;
2. Implement a Countering-Violent Extremism (CVE) strategy that works with at-risk communities to address radicalization to extreme violence of individuals, develops indicators of radicalization and provides measures to deter and prevent those forces that create lone wolf terrorists and foreign fighters;
3. Work with community leaders in Canada to communicate the Government of Canada's position on fundraising and educate the community about how funds might be used by terrorist organizations and the necessity for due diligence by individuals and charities to know the final destination of their funding;
4. Implement socioeconomic measures to ensure the integration of diaspora communities into mainstream Canadian society, avoiding ghettos and the alienation of youth;
5. Encourage religious leaders and government officials to lead the engagement with diaspora communities to offer alternative outlets for community anger or frustrations;
6. For FINTRAC reporters to continue to monitor and report suspicious transactions, and for the reporting entities to ensure that their employees are adequately trained to assess client credibility and what counts as suspicious;
7. Consider a FINTRAC reporting requirement for domestic electronic funds transfers (EFT) for amounts of more than \$10,000;
8. Ensure charities abide by the new Canada Not-for-Profit Corporations Act and comply to the transparency and auditing rules;
9. Continue to monitor the behaviour of at-risk individuals and invest in community policing initiatives;
10. Sensitize the business community about the sale of dual-use technology;
11. Continue to improve the standards for the protection of travel documents and credit cards by making them more difficult to duplicate and even costlier to procure through illicit channels.

## INTRODUCTION

Terrorism remains a significant domestic and international security threat. The threat is real, and the effects can be devastating. Some seven coordinated terrorist attacks in Paris on 13 November 2015 caused 129 fatalities and wounded well over four hundred in what has been called the worst attack on France since World War 2. An attack in Baghdad on the same day and in Beirut two days earlier claimed the lives of sixty-two people and injured almost three hundred. As with the attacks in Paris, the Islamic State in Iraq and Syria (ISIS) claimed responsibility.

Canada too has not been spared from its effects. The murder of Cpl Nathan Cirillo on 22 October 2014 while standing guard at the Canadian War Monument and the subsequent attack on Parliament Hill shook the nation. Two days prior, Warrant Officer Patrice Vincent was struck and killed by the car of a lone assailant in St-Jean-sur-Richelieu; both attackers were inspired by ISIS to commit their acts. At a Senate National Security and Defence Committee in March 2016, Canadian Security Intelligence Service (CSIS) Director Michel Coulobme testified that about 180 extremists had left Canada to take part in terrorism (Bell 2016). Internationally, the US National Consortium for the Study of Terrorism and Response to Terrorism (START 2013) estimated in 2012 that a total of over 6,700 terrorist attacks occurred, causing over 11,000 deaths and more than 21,650 injured. It is likely that hundreds if not thousands more were prevented by national security agencies. This does not include the millions of Syrian and Iraqi refugees and displaced persons, or the thousands killed in the war against ISIS in the Middle East. Terrorist organizations are able to execute their operations and perpetuate their terror in large part through resourcing activities that include the acquisition, transmission and conversion of funds, goods and services.

The aim of this project, as defined by the project authority, is to advance the state of knowledge about resourcing activities in or with connections to Canada that support terrorist threats to Canada and/or to other countries, and ultimately about effective means to address the resourcing process, from prevention and intervention through to prosecution. The general objectives of this research project are to analyze contemporary terrorist resourcing activities with implications



for Canadian national security interests and to consider the value of conducting that analysis through the Terrorist Resourcing Model (TRM) lens. The substantive contribution of this paper is to improve our understanding of the actors and forms of resourcing prevalent in the terrorist supply chain, and the implications of that knowledge for informing effective means of response, including points of intervention, means to respond, and best actors to conduct particular forms of response. That understanding is pursued through the conceptual lens of the TRM, as compared to a money laundering or terrorist financing perspective.

The Terrorist Resourcing Model (TRM) differentiates itself from the money-laundering and terrorist financing model used by Canada's anti-money laundering and anti-terrorist financing regime (FINTRAC, *What is Money Laundering?*) both conceptually and substantively. Conceptually, it visualizes the resourcing process as iterative, possibly non-sequential and non-linear, and as a complex system of actors, sources and transmission channels. Substantively, it incorporates into the model goods and services, funds/assets that were acquired from legitimate sources, and the transmission of funds of monetary values of less than the \$10,000 threshold used by FINTRAC. The model has five stages or, more appropriately, five activities: acquisition of funds and end-use and exchange goods and services; pooling or aggregation of those resources; their transmission to a terrorist organization; their transmission to a terrorist or operational cell; and their conversion to goods and services to support the organization's activities, including and/or use for an act of terrorism. TRM is a logic model that provides a conceptual grounding for the understanding of the supply chain movement of resources from point of acquisition to the execution of a terrorist act, the identification of vulnerable points for counter-terrorist intervention, and as a heuristic tool that permits an improved understanding of terrorist resourcing.

The study is a multiple case and cross-comparative descriptive and relational analysis using open source resources of five listed terrorist organizations: the Liberation Tigers of Tamil Eelam (LTTE); Hamas; Al Shabaab (AS); a grouping of Al Qaeda inspired individuals and entities, except Al Shabaab, under the heading "Al Qaeda inspired"; and Hezbollah. The groups were selected for relevance to Canada and anticipated availability of open source data. Data was acquired from Internet searches, with legal documents from [CanLII.org](http://CanLII.org) particularly useful. The TRM was

applied and the project was limited to resourcing activities initiated in Canada and only tracked the movement of resources to our border. The analysis was primarily qualitative but a quantitative comparison of findings was conducted to assist in determining linkages between actors and forms of resourcing. The limited quantity of data available in the open source domain precluded a nonparametric test for statistical significance of the sampling distribution. The project was also limited in temporal scope to the time period from 2001 to 2015, and the ceiling for research time was set at about fifty hours per group. Researchers found that fifty hours was sufficient, if not excessive in the case of Al Shabaab, for an open source search of Canadian data points.

The study was directed to answer six questions: What are the entity's or group's relevant resourcing activities involving Canada?; What are the relevant kinds of actors involved, and how do the different forms of resourcing activities interconnect?; How do different forms of resourcing compare in terms of importance in supporting the activities of the entity or group?; What are the implications of those activities with respect to potential use of violence and other terrorist activities in Canada and/or other countries?; What are the implications for informing effective means of response, including points of intervention, means to respond, and best actors to conduct particular forms of response?; and, what is the relative value of conducting analysis of these activities through the TRM lens, versus a traditional money laundering or terrorist financing lens?

The paper is structured around the response to those research questions. It begins with a review of the money-laundering/terrorist financing (ML/TF) and terrorist resourcing models, continues with a section on method, and is followed by case studies of LTTE, Hamas, Al Shabaab, "Al Qaeda inspired" and Hezbollah listed terrorist entities. Findings of a cross-case analysis are identified and the overall recommendations and conclusions presented. Back matter includes references, arranged by section for ease of referencing, appendices and a bibliography.



## 1. MODELS

UN Security Council Resolutions 1269 (1999) and 1373 (2001) called upon states to take cooperative measures to prevent and suppress terrorist financing. These resolutions formed part of the foundation for the 2001 US Patriot Act and the standing-up of the US Financial Task Force on Money Laundering. Similarly, in 2001, Canada passed the United Nations Suppression of Terrorism Regulations under the United Nations Act, the Anti-Terrorism Act and amended the Proceeds of Crime (Money Laundering) Act to become the Proceed of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA). The Act amended the mandate of Canada's FINTRAC to include information on terrorist financing. The current role of FINTRAC is "to facilitate the detection, prevention and deterrence of money laundering and the financing of terrorist activities." (FINTRAC). Despite the functional difference between money laundering—making illegally acquired funds legal—and terrorist financing—using mostly legally acquired funds for illicit purposes—the two share similar procedural activities that permits similar regulations and measures of detection. These measures, crafted to detect and deter the financing of terrorism, include record keeping, client identification and reporting of suspicious financial transactions and of cross-border movements of currency and monetary instruments (PCMLTFA).

The Terrorist Resourcing Model (TRM) is posited as an alternative model to the money laundering/terrorist financing model that incorporates notions of value (Wittig 2011) that go beyond just money. It is a useful heuristic in all of the four elements that guide Canada's counter-terrorism strategy (2013)—prevent, detect, deny and respond, speaks to the non-financial concerns raised in the interim report of the Standing Senate Committee on National Security and Defence on countering the terrorist threat (SCONSAD 2015), and addresses the non-financial sources of funding and material support noted by the 2015 FATF report on the financing of ISIL (FATF 2015).

## 1.1 The money laundering/terrorist financing model (ML/TFM)

FINTRAC defines money laundering as “the process used to disguise the source of money or assets derived from criminal activity.” The United Nations ([www.un.org](http://www.un.org)) defines it as “any act or attempted act to disguise the source of money or assets derived from criminal activity.” The Financial Action Task Force (FATF), having added terrorist financing to its original money laundering construct developed by the Group of 7 in 1989 (FATF 2012), defines terrorist financing simply as “the financing of terrorist acts, and of terrorists and terrorist organisations.” The Egmont Group of Financial Intelligence Units differentiates between the intent and origins of funds destined for money laundering or terrorism but sees, as does FINTRAC, a commonality of methods for disguising the funds: “While terrorists are not greatly concerned with disguising the origin of money, they are concerned with concealing its destination and the purpose for which it has been collected. Terrorists and terrorist organizations

therefore employ techniques similar to those used by money launderers to hide their money.” (Egmont, [www.egmont.org](http://www.egmont.org)) FINTRAC acknowledges that terrorist financing may involve legitimately raised funds, and tends to be smaller amounts, but also funds from criminal activity. It claims that terrorists use techniques similar to “those of money launderers to evade authorities’ attention and to protect the identity of their sponsors and of the ultimate beneficiaries of the funds.” Money laundering and terrorist resourcing are, therefore, grouped under the same banner because of the techniques used to hide funding. Indeed, money-laundering/Terrorist Financing method typologies cover a broad array of techniques of how money can be hidden and moved (APG, Typologies). This provides methodological coverage for large (\$10,000 and more) or suspicious transactions, but does not include unsuspecting sums under the \$10,000 reporting threshold or other non-financial forms of terrorist resourcing.

The two models—money laundering/terrorist financing model (ML/TFM) and terrorist resourcing (TRM)—also have a different logic framework, which should lead to different programming activities and performance evaluation criteria. According to the FINTRAC webpage, and notwithstanding the FATF’s (of which Canada is a member) inclusion of financial and non-fin-



cial sources of funding and material support (FATF 2015) in their model, the Canadian ML/TFM is generally viewed as comprising three stages:

- a) Placement: involves placing the proceeds of crime in the financial system;
- b) Layering: involves converting the proceeds of crime into another form and creating complex layers of financial transactions to disguise the audit trail and the source and ownership of funds (e.g., the buying and selling of stocks, commodities or property); and,
- c). Integration: involves placing the laundered proceeds back in the economy under a veil of legitimacy.

From a money laundering perspective, the model sees illegally acquired funds enter and exit the financial system in stages/steps 1 and 3 and laundered in step 2. Consequently, the measures prescribed by the model are directed at identifying large or suspicious sums in the placement and layering steps. From a terrorist financing perspective, illegally and legally acquired funds would go through steps 1 and 2, but step 3 would be hidden. Similar measures would apply as they did for money laundering.

## **1.2 The Terrorist Resourcing Model (TRM)**

John Schmidt introduced the TRM publicly during his remarks when he appeared as a witness from the Government of Canada Integrated Terrorism Assessment Centre (ITAC) in 2007 as part of the Commission of Inquiry into the Investigation of the Bombing of the Air India Flight 182, although he had already produced a study on TRM that appeared in a 2007 Integrated Threat Assessment Centre (ITAC) Intelligence Assessment (ITAC 2007).

Schmidt named his model the “Terrorist Resourcing Model” rather than the “Terrorist Financing Model” because, in his view, TF does not necessarily involve money. It can consist of an exchange of goods and, even if money is used, it may not reach the operating cell if it is exchanged before then for goods. (Commission of Inquiry Volume 5 2010).

The model has five stages, but Schmidt (2010) said that “the stages need not always occur in the same order and may not be present in every case.” The model is a logic map that provides a

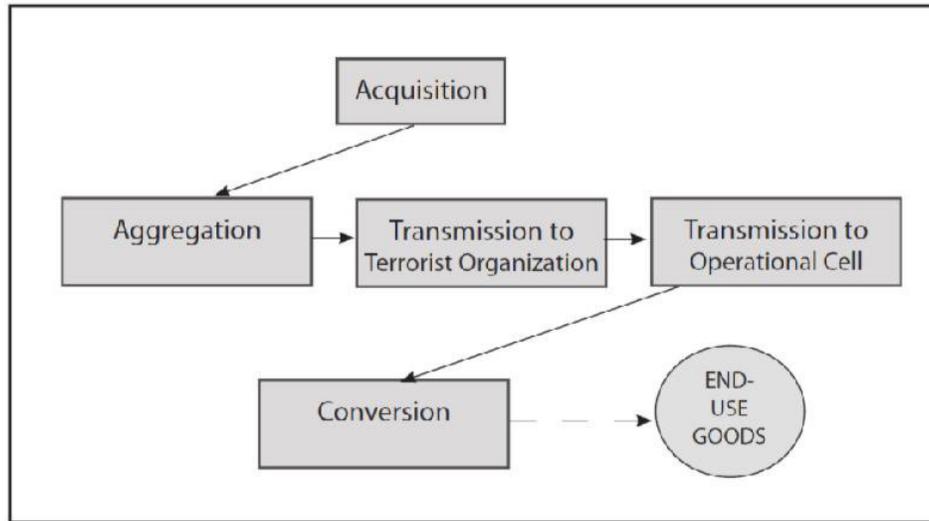


conceptual grounding for the understanding of the supply chain movement of resources from point of acquisition to the execution of a terrorist act. Notwithstanding its non-linear nature in practice, the stages are as follows (Commission of Inquiry Volume 5 2010):

- a. **First Stage: Acquisition of free or stolen funds and exchange and end-use goods.** “Acquisition activities are fundraising activities” or “consist of the direct contribution or receipt of goods or services—for example, weapons, vehicles, explosives or food.” In presentations subsequent to the Commission of Inquiry, Schmidt removed “services” from the acquisition stage, instead perceiving it as a conversion, and limited acquisition to free and stolen exchange and end-use goods. A service is usually a conversion unless it is free, at which point it is an acquisition. This notion of free service led the project team to include volunteers as a form of acquisition, but of a human kind instead of monetary or goods.
- b. **Second Stage: Aggregation.** “This stage consists of pooling resources, either in a few financial institutions (for money) or in a few physical locations (for goods). In some cases, the aggregation stage is bypassed completely.” Aggregation often occurs concurrently with acquisition.
- c. **Third Stage: Transmission to a Terrorist Organization.** “Here, the funds or goods are moved. Schmidt testified that this stage often involves at least one international movement of the funds or goods. The movement might occur in several steps.”
- d. **Fourth Stage: Transmission to a Terrorist or Operational Cell (Allocation or Disaggregation).** “The terrorist organization allocates funds or goods to the appropriate cell in charge of a given activity. In the model, “activity” means much more than attacks, and includes matters such as direct support, propaganda, intelligence gathering, recruitment and radicalization. If funds are allocated rather than converted into goods, this will be the last stage of the process.” A terrorist or operational cell can be as small as one person.
- e. **Fifth Stage: Conversion.** “This stage consists of exchanging funds or goods for end-use goods. For example, money may be used to buy a vehicle.” Conversion also includes the exchange of funds or goods for services. “End-use” refers to being used to carry out any of the terrorist organization’s activities, which may include a terrorist act.



FIGURE 1. TRM MODEL



Source: Commission of Inquiry Volume 5 2010.

There are a number of possible variations in the sequencing of the stages in the TRM process (Figure 1), such as: Stage 1, 3, 5, 4; Stage 1, 5, 4; or simply Stage 1 alone. A terrorist cell or operational cell can consist of many people to as few as one person. The cell's activities include terrorist acts but, importantly, also activities that facilitate further acquisition such as recruitment and professional services. During his testimony, Schmidt highlighted the similarities and differences between money laundering and terrorist financing, but that the dissimilarities meant that there was a requirement for a different model: "money laundering and TF do "intersect" on many occasions and share many of the same techniques, but ... TF is not the same as money laundering. As a result, the money laundering model does not effectively represent the TF process."

Timothy Wittig (2011, 25) has similarly argued that "it is necessary to view terrorist financing as revolving around the generation, movement, storage, and expenditure of *value* in support of terrorism, rather than a definition that focuses exclusively on money." The TRM provides a resource-focused analysis that shares some similarities with the terrorism resourcing typology elaborated by Jodi Vittori (2011). Her typology is based on strategies used by terrorist organizations to acquire, move, and store resources.

This empirical case study analysis uses the TRM as its conceptual framework. The methodological effect on the study is that it focuses the collection and analysis effort on identifying and



categorizing actors involved in the acquisition, pooling, transmission and conversion of various forms of resources—principally money and exchange goods—into end-use goods and services for terrorist group activities including attacks. An outcome of the study is an assessment of the TRM from the perspective of logic models, namely: is it representative of reality; is it flexible to cope with varying forms of resourcing; and is it useful in identifying points and ways of counter-terrorist intervention?

## 2. METHOD

The research team applied a multi-case, descriptive and relational cross-case comparative study using convergent mixed methods analysis and the Threat Resource Model lens to collect the requisite data to respond to the questions related to how resources are acquired, moved and used to support acts of terrorism. Multiple case studies were analyzed to support the project primarily using qualitative methods but augmented by basic quantitative frequency measurements. Data points were limited to the 2001 to 2015 time period and to cases originating in Canada and tracked to the border. Case study groups were selected based on the following criteria: availability and relevance of open-access information; relevance to Canada in terms of Canadian Armed Forces operations and/or religious and ethnic group affiliations; preference to Sunni terrorist organizations; a regional selection, including the Middle East, North Africa and the Horn of Africa; and the possibility for interviews and attendance at ceremonies.

In consultation with the project authority, and given the time constraints to complete the project, five terrorist organizations (TO) were selected: LTTE; Hamas; Al Shabaab; a selection of organizations and associated incidents under the descriptor “Al Qaeda inspired,” and Hezbollah. Justification for selection was based on relevance to Canada, with reference to recent events and characteristics of Canadian society, or projections about how Canadian society is likely to change over the coming years, or both.

Data collection was accomplished through archival analysis of open source, unclassified data using academic and public search engines. Interviews were initially planned and human subject research approved but the decision was made early in the project not to pursue interviews



given both the sensitivity of the issue and the perceived lack of value added of data that would be attained during an interview. By the very nature of how data was collected, all information is non-attributable and fully anonymized.

Data was aggregated by researchers using Excel spreadsheets and references were maintained using the Mendeley reference management tool. Sources included: mass media; social media and Blogs; organization websites; government publications; consultation of court cases (CanLII); public opinion surveys; NGO and association publications; think tank publications, oral news networks including Al-Jazeera and CPAC; and case studies of terrorist incidents. Incidents were descriptively recorded then, using a coding manual (Appendix 3), results were tabulated according to actors and forms of acquisition, pooling actors, means of transmission to terrorist groups and cells, conversions and planned and/or conducted terrorist activities.

Data analysis focused on responding to the specific research questions by using the descriptive results and by comparing the tabulated results to compile actor and resourcing form frequencies and relations. SPSS was to be used for the nonparametric statistical analysis but data numbers were insufficient to do so. Instead, basic comparisons and frequency of occurrence were used.

Interpretation of findings was conducted with three intentions in mind: contributing to the body of knowledge about resourcing activities in or with connections to Canada that support terrorist threats to Canada and/or to other countries; recommending effective means to address the resourcing process, from prevention and intervention through to prosecution; and commenting on the strengths and challenges of conducting analysis through the TRM lens and its value as compared to the money laundering model.

There were a number of advantages and limitations with the project's approach related to number of cases, the selection of cases and open source researching. By undertaking five case studies and completing a cross-case analysis, as compared to one case study, the research team covered more resourcing activities. Although the team was initially concerned with losing depth at the cost of coverage, this was not an issue because an open source search limited the quan-



tivity of information available. The search would not have been fruitful if the research team had concentrated on only one terrorist organization. Second, the cases are not all inter-related but this provided the opportunity to broaden the coverage of those principle groups who are active in Canada and abroad in regions that are of interest to Canada. The study of the LTTE, albeit a listed but historical terrorist entity, permitted the researchers to analyze their well-established and effective financing methods as the model case for terrorist funding. The selection of the broad descriptor "Al Qaeda inspired" required a focusing of the research effort on selected entities or lone wolf terrorists that have links to Al Qaeda, with the exception of Al Shabaab who was treated separately. Finally, without access to classified documents or knowing where to look, the research team was restricted to publically known cases. The contribution of the research was to pull together this somewhat disparate knowledge.

### **3. THE LIBERATION TIGERS OF TAMIL EELAM (LTTE)**

#### **Introduction**

The Liberation Tigers of Tamil Eelam (LTTE) were founded in May 1976 by Velupillai Prabhakaran. The LTTE waged a secessionist nationalist insurgency between 1983 and 2009, the Sri Lankan Civil War, to create a mono-ethnic, independent state in the north and east of the predominantly Sinhalese Sri Lanka for the Tamil people. Following four years of civil war between the various militant Tamil groups, of which the LTTE was but one, and the government of Sri Lanka, the Indian Peacekeeping Force (IPKF) facing a refugee crisis, intervened under pressure from Indian Tamils, and with the support of the Sri Lankan Government, between July 1987 and March 1990. The LTTE refused to engage in the de-escalation and de-armament efforts of the IPKF and subsequently engaged in an armed struggle against the IPKF. This allowed the LTTE to emerge as the dominant Tamil militant group in Sri Lanka when the IPKF withdrew in March 1990, prompted by the withdrawal of both Sinhalese and Tamil support for the IPKF mission. The ceasefire, which the IPKF had enforced between the Government of Sri Lanka and the LTTE, lasted another year before the civil war resumed. The war quickly escalated through the use of



terrorist tactics, and particularly suicide bombers to assassinate former Indian Prime Minister Rajiv Gandhi in 1991, and Sri Lankan President Ranasinghe Premadasa in 1993 (Becker 2006, 7).

The global upheaval of 11 September 2001 prompted particular fear of US intervention in Sri Lanka over the perceived terrorist tactics of the LTTE. This fear and the election of a new Sri Lankan President and Prime Minister forced the LTTE to shift its demands from an independent state to regional autonomy, and a ceasefire agreement was reached in March 2002. This peace lasted until the Sri Lankan election of 2005, which the LTTE boycotted—the newly elected President, Mahinda Rajapaksa, demanded an end to the ceasefire. The ceasefire officially ended in January 2008, though thousands of military incidents and indeed full-scale civil war had occurred since at least July 2006, when the LTTE had seized a strategically significant water reservoir (Becker 2006, 8). The death of Prabhakaran in 2009 led to the surrender of the LTTE on 18 May 2009. The LTTE had been greatly weakened since the 2004 split of a senior leader in the eastern part of Sri Lanka and the development of more significant Sri Lankan military operations after January 2008.

The LTTE presence in Canada began in 1986 with the founding of the World Tamil Movement (WTM) under Kandiah who was allegedly appointed by Prabhakaran—though the LTTE was not officially supported by the WTM. This was a WTM policy which resulted from the Immigration Act Federal case against Manickavasagam Suresh. Suresh was purportedly sent to Canada to act as the first leader of the WTM. During one of Suresh's many appeals, the court classified the LTTE as an organization which conducted terrorist activities, despite an absence of an official Government of Canada position on the issue (*Suresh v. Canada* 2002, 12). Despite this denial of official support by the WTM, RCMP investigations, which began in 2003, into the activities of the WTM, revealed that the WTM was acting as the representative agency for the LTTE in Canada (Solomon and Tan 2007, 18). The WTM used the Tamil diaspora, heavily centralized in Toronto and Montreal, to raise funds for the LTTE, allegedly for medical and humanitarian purposes, pooling them in Canadian bank accounts and using wire transfers to move the funds overseas to accounts controlled by charity organizations and individuals with ties to the LTTE's procurement arm—the International Secretariat.



### 3.1 Resourcing Activities

LTTE resourcing activities took the forms of acquisition, conversion, pooling, and transmission to the terrorist organization. One hundred and eighty-one incidents of resourcing activities were captured in this open source examination of the LTTE, though there were certainly many more which occurred in Canada. Of these 181 incidents, 22% represent acquisition activities, 12% represent pooling activities, 16% represent conversion activities, and 50% represent transmission to the terrorist organization. The most significant resourcing activities of the LTTE, the acquisition or conversion of end use goods and their transmission to the terrorist cells which used them, were done outside of Canada. In Canada, the primary resourcing activities were the acquisition and transmission of cash funds through donations given by the Tamil Diaspora. The WTM facilitated the pooling and transmission of these funds to the terrorist organization, and also engaged in processes of conversion to end-use propaganda and housing or office space, to further fundraising efforts. One notable exception was the attempt by seven Canadians affiliated with the WTM and other Canadian Tamil organizations, to acquire end-use weaponry in New York in support of the LTTE's war effort in Sri Lanka. The WTM raised funds primarily through pre-authorized monthly payments, and door-to-door collections, though the sale of a Tamil newspaper, till collections, and loan program manipulation. The hosting of cultural events where fundraising occurred also played an important role.

Individuals, returning from Sri Lanka, planning on visiting Sri Lanka, or with family still in Sri Lanka, who had thus far not supported the WTM, were regularly visited by representatives of the WTM branches in Toronto or Montreal, to ensure they participated in what became known as the Pre-Authorized Payment Plan. Indeed, a sophisticated network was established that enabled LTTE checkpoints in Sri Lanka to determine whether or not an individual had made appropriate financial contributions. WTM representatives could then demand funding from the individual through the use of donation forms issued at these LTTE checkpoints, upon their return to Canada (*R. v. WTM Quebec* 2010, #274). Though the practice of a pre-authorized payment plan began in Canada as early as May 1999, open source data was only available between March 2007 and



February 2008 for the Quebec branch, and between July 2002 and December 2006 for the Ontario branch. I believe that this small subset of data is nonetheless representative of the overall trend and is the most significant source of funding for the WTM. Through the pre-authorized payment plan, there was a total of \$2,077,480.50 collected in Ontario between July 2002 and December 2006, and \$69,305 collected in Quebec between March 2007 and February 2008. Funds were also collected by activists of the WTM within Canada on a door-to-door basis, generating \$34,831 in funding for the WTM Quebec between January 2005 and January 2006 (*R. v. WTM Quebec* 2010, #291).

The third fundraising method involved \$73,000 in loans made between January 2001 and December 2003 to the Tamil Eelam Economic Development Organization (TEEDOR). These loans, purportedly for the construction of medical facilities in LTTE-controlled areas of Sri Lanka, were obtained through the Tamileelam Bank in Sri Lanka. Individuals in Canada fronted the money through TEEDOR to WTM Quebec which transferred it to WTM Ontario. The funds subsequently transited onwards to the International Secretariat (*R. v. WTM Quebec* 2010, #296). The fourth fundraising method, a process of conversion rather than the instances of acquisition described previously, involved the WTM Quebec distribution of the LTTE newspaper *Ulahathamilar* (World Tamils). Distribution of the newspaper resulted in an income totaling \$26,575 between January 2002 and December 2006 (*R. v. WTM Quebec* 2010, #302). The fifth fundraising method, the Tamil Savings Fund, was established in the fall of 2005 to raise \$100 million from the Tamil Diaspora worldwide by June 2006. It was an important initiative in the wake of the 2004 Tsunami, receiving support from WTM Quebec leaders, and raised \$213,200, of which \$137,000 was successfully transmitted to Sri Lanka just prior to the RCMP raids in April 2006 (*R. v. WTM Quebec* 2010, #314). The WTM also engaged in a form of welfare and moral support for the Tamil community in Canada by hosting events such as the “Tamil Olympics”, language competitions, and celebrations of Martyr’s Day, at which tills were placed and collected small amounts of additional funds.

The funds acquired by the WTM in Ontario and Quebec were pooled in Canadian bank accounts, especially those of the WTM in Ontario. Wire transfers were used to move the funds

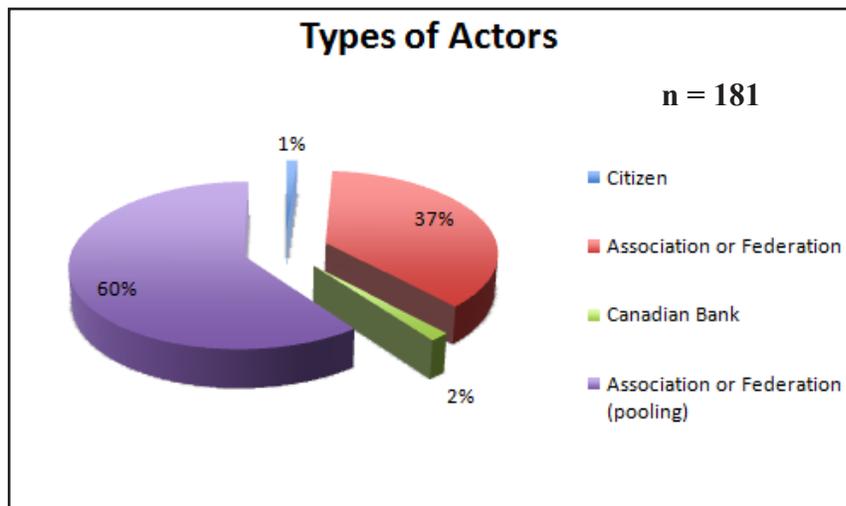
overseas to accounts held in foreign banks or remittance companies by charity organizations, including the World Tamil Relief Fund and the Tamil Rehabilitation Organization, and by individuals with ties to the LTTE's procurement arm—the International Secretariat.

Finally, worth a brief mention, was the failed attempt by seven Canadian Tamils to convert end-use weapons in New York in August 2006. Sathajhan Sarachandran, Nadarasa Yogarasa, Sahilal Sabaratnam, and Thiruthanikan Thanigasalam were arrested for attempting to purchase Russian or American-made AK-47s in a joint FBI/RCMP sting in Brooklyn, NY, while Piratheepan Nadarajah, Suresh Sriskandarajah, and Ramanan Mylvaganam were arrested for participating in research and procurement of aviation equipment, cell towers, submarine and warship design software, and communications equipment. The latter three also attempted to purchase surface-to-air missiles and AK-47 assault rifles and \$22,000 USD of submarine and warship design software (Bell 2013).

### 3.2 Kinds of actors involved and the interconnection of the different forms of resourcing activities

(See Appendix 1. LTTE Actor—Transmission network)

CHART 3.1



The WTM, a non-profit organization in both Ontario and Quebec, was the primary actor on behalf of the LTTE in Canada (Chart 3.1). On 8 April 2006, the LTTE was listed as a terrorist entity in Canada following similar declarations by India, the United States, the United Kingdom, and



the European Union. On 13 June 2008, the WTM was listed as a terrorist entity in Canada.

The WTM was classified for the purpose of this study as an association/federation, rather than as a charity because of this. Funds raised by the Quebec branch of the WTM were usually transferred to the Ontario branch based in Toronto, and were pooled in Canadian bank accounts controlled by individuals in senior leadership positions of the Ontario WTM. These funds were then transferred overseas via wire transfers from Canadian bank accounts controlled by leading members of the WTM to accounts linked to the LTTE's procurement arm—the International Secretariat. The activities of the WTM in Canada would not have been possible without the presence of the 200,000–250,000 Canadian Tamils concentrated in Toronto and Montreal. Many of these Canadian Tamils represented the one quarter of the Sri Lankan Tamil population which fled the Sri Lankan Civil War, and government abuse of Tamils, in the 1980s and 1990s (Becker 2006, 10). The WTM was also active on the west coast, prior to 2003, though an RCMP investigation quickly shut down the smaller scale operations there. WTM activist Prapaharan Thambithurai returned to Vancouver in March 2008 in an effort to re-engage in door-to-door collections, often through pledge contributions, and was followed and ultimately arrested by the RCMP for collecting \$600. Thambithurai was the first individual to be prosecuted for providing financial services knowing that they will benefit a terrorist group contrary to ss. 83.03(b) of the Criminal Code and served six months in prison (*R. v. Thambithurai* 2010).

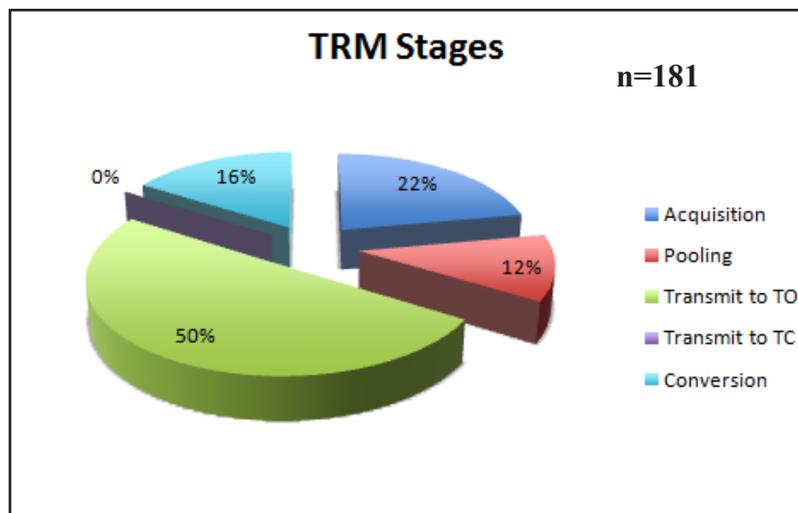
Tamil charity organizations like the Tamils Rehabilitation Organisation (TRO) operated separately from and apparently subordinate to, the WTM in Canada. Internationally however, these organizations played a far more significant role, especially in the provision of humanitarian aid on the ground in Sri Lanka. The TRO was a registered voluntary social services organization in Sri Lanka whose activities received recognition from the Canadian, US and Sri Lankan governments—though countries like the US also classified it as a terrorist organization for the support it gave to the LTTE. The situation in Sri Lanka, given the LTTE's total control of a significant territory, was complex and made more so by the sincere belief of many Tamils internationally and within Sri Lanka in the right to a Tamil state. The complexity of the decades-long civil war and support for it amongst the Tamil Diaspora complicates prosecution of Tamils who chose or

were forced to support the LTTE, either directly or by providing funds for humanitarian aid that was then redirected through or to the LTTE. The tight-knit Tamil diaspora in Canada enabled an incredibly efficient fundraising effort for a terrorist group, but also provided an important cultural, social, economic, and political voice for the hundreds of thousands of Tamils who became Canadian.

### 3.3 Comparative importance of resourcing forms

LTTE case study research identified a total of 181 cases (n=181) (Chart 3.2). Some cases included multiple transactions that were isolated; hence the total number of cases is slightly higher than the number identified in the qualitative analysis. The acquisition of cash in amounts under \$5,000 was the most significant resourcing activity of the LTTE in Canada. The acquisition of cash as described previously, enabled massive transmissions to the LTTE's International Secretariat (50% of the cases seen in open source). Legal acquisition of cash also enabled conversion to end-use goods, such as office space and propaganda, which furthered the fundraising efforts of the WTM in Canada.

CHART 3.2





### **3.4 Implications of resourcing activities.**

The fundraising efforts of the WTM in Canada through the Tamil diaspora were instrumental to the longevity of the LTTE's campaign in Sri Lanka. By some estimates, the Canadian Tamil diaspora contributed 15% of the funds which flowed into the coffers of the LTTE's procurement arm, the International Secretariat. Other estimates range from \$1 million to \$12 million transmitted from Canada to the LTTE in the late 1990s (Becker 2006, 11). These funds were used to purchase war materiel throughout Asia that was subsequently smuggled into Sri Lanka. Funds originating in Canada were also instrumental in the provision of government and humanitarian services in the LTTE-controlled areas of Sri Lanka. For those members of the Tamil diaspora in Canada with relations in Sri Lanka whose safety might be threatened by the LTTE, or who wished to visit LTTE-controlled areas of Sri Lanka, contribution to the WTM and the LTTE in general was essential.

The fundraising efforts of the WTM in Canada were particularly valuable to the LTTE because they appeared to be legitimate—not only was the WTM a recognized non-profit organization, but donations were not given with the intent to support terrorist activity. Indeed, to the contrary, donations were intended to support the provision of humanitarian aid or to ensure the safety of those traveling abroad and relations in Sri Lanka, and ultimately to support the shared Tamil ideal of a homeland. The WTM's often forceful acquisition, and the subsequent distribution, transmission and use of the donations as an operating fund, created the illegitimacy which characterized the WTM's fundraising as terrorist resourcing. The issue of apparent legitimacy was further exasperated by the use of wire transfers between established banking structures, in Canada and abroad, alongside foreign money exchange services and international charities which afforded a degree of anonymity to the transfer of resources between the WTM and the LTTE.



### 3.5 Implications for informing effective means of response

The investigation of, and subsequent seizure of the assets belonging to the Canadian branches of the WTM by the RCMP has proven to be the most effective means of response to the fundraising efforts of the LTTE amongst the Tamil diaspora in Canada. This investigation was conducted by the RCMP's Integrated National Security Enforcement Teams [INSET] located in Toronto and Montreal and occurred in two distinct yet connected parts - the Toronto investigation which began in May 2003 was known as Project OSALUKI, while the Montreal investigation, which began 5 June 2003, was known as Project CRIBLE. The twin INSET operations led to raids against WTM properties located in both Toronto and Montreal in April 2006 days after the Government of Canada officially listed the LTTE as a terrorist entity. These raids were a particularly effective means of intervention, largely eliminating the fundraising efforts of the WTM and providing the RCMP with a truckload of evidence on the conduct of WTM resourcing operations in Canada until that point. However, collection by way of the pre-authorized monthly payments system and the transmission of some of these funds overseas continued while the RCMP struggled to examine the large volume of evidence, some of which was written in Tamil.

The end of the conflict in Sri Lanka came on 18 May 2009, weeks after the RCMP had applied for a comprehensive forfeiture of WTM assets to Her Majesty the Queen. The actual forfeiture of assets occurred in Montreal on 30 December 2010 and in Toronto on 7 April 2011, though much of this property had been in the hands of the RCMP since the 2006 raids. The end of the conflict, as a result of the military defeat of the LTTE, and the forfeiture of WTM assets, effectively ended the fundraising activities of the LTTE in Canada—it is likely for the former reason that no appeal to the forfeiture order was ever made by the representatives of the WTM.

There existed at the time a number of other possible responses identified by Becker (2006, 5) that could have been employed against the resourcing activities of the WTM in Canada on behalf of the LTTE. One such response could have been the creation of an inter-agency task force that specifically targeted the issues of intimidation and extortion within the Tamil community in conjunction with a Tamil-driven public education campaign to increase awareness of the laws



and resources in instances of intimidation and extortion. Other potential responses noted by Becker included working more closely with Tamil community leaders in Canada to communicate the Government of Canada's position on fundraising, educating the Canadian Tamil community about how funds might be used by the LTTE in Sri Lanka, or even urging the LTTE to end the use of intimidation and extortion to raise funds or suppress statements of opposition to the LTTE from Canadian Tamils.

### **3.6 Relative value of conducting analysis through the TRM lens**

The added value of the TRM lens as compared to a traditional ML/TF lens is minimal when based on an open-source examination of the LTTE's resourcing effort that focuses only on Canada. The acquisition efforts of the LTTE through the WTM in Canada were generally limited to the acquisition, pooling, and transmission of cash funding, with a limited number of conversion efforts to this end—it was simply easier and more efficient to use cash for the acquisition of end use goods in countries geographically closer to Sri Lanka and with fewer restrictions on and oversight of the purchase of war materiel. Tracing the funds transferred overseas by the WTM to Sri Lanka, for instance, may demonstrate that at least some were used in the provision of humanitarian aid (their declared purpose), rather than solely in the execution of the terrorist acts the LTTE committed. Generally, the threat for violence abroad is more difficult to measure when the terrorist resource model is restricted to Canada. However, through the course of research, and particularly by a tangential examination of prosecutions in France and Switzerland, it is evident that the TRM could be applied to the entirety of the LTTE's resourcing effort in an open source context with a great measure of specificity, but tracking each individual dollar to its end source would likely remain impossible.

### **Conclusion**

The secessionist nationalist insurgency fought between 1983 and 2009 to create a mono-ethnic, independent state in the north and east of Sri Lanka for the Tamil people ultimately failed with the military defeat of the LTTE in 2009 by the Government of Sri Lanka. The Tamil diaspora,



particularly in Canada, played a critical role within the date confines of this project in funding both the terrorist and humanitarian efforts of the Tigers from the ceasefire agreement of March 2002 through to the death of Prabhakaran and the military defeat of the Tigers in 2009.

The presence of the World Tamil Movement in Canada from 1986 onward to exploit the large Tamil diaspora centered in Toronto and Montreal was essential to the LTTE's resourcing activities. The focus of the WTM was the acquisition of funds. A variety of fundraising methods were used, including pre-authorized payment plans, door-to-door collections, the manipulation of loan systems, and the sale of a newspaper as well as collections from tills at cultural events hosted by the WTM and temples used by the Tamil diaspora in Canada. These funds were pooled in Canadian bank accounts and then transmitted overseas via wire transfers from Canadian banks to accounts with ties to the LTTE's procurement arm—the International Secretariat. The WTM engaged in limited conversion efforts, with most conversion to end-use goods occurring outside of Canada. Funding efforts in Canada were significantly greater in the aftermath of the 26 December 2004 Tsunami, which devastated large parts of Sri Lanka including the LTTE-controlled areas where almost all of Sri Lanka's ethnic Tamils resided. Donations, especially in the aftermath of the 2004 Tsunami were often given with sincere intent to support humanitarian causes in Sri Lanka. However, donations were also given, or in some cases extorted, to ensure the safety of Canadian Tamils traveling to Sri Lanka and their relations who continued to live in Sri Lanka. Ultimately the work of the WTM in Canada was to support the shared Tamil ideal of a homeland separate from or equal to the Sinhalese majority in Sri Lanka, and it was very successful in raising funds toward that goal.



#### 4. THE HARAKAT AL-MUQĀWAMAH AL-'Islāmiyyah ISLAMIC RESISTANCE MOVEMENT (HAMAS)

##### **Introduction**

Hamas was formed in 1987 as the most aggressive resistance to Israel's occupation of Palestinian land. The group was originally connected to the Muslim Brotherhood, a group established in Egypt in 1928 (Abu-Amar 1993). On 8 December 1987 a fatal vehicle collision occurred between an Israeli truck and Palestinian workers and the Muslim Brotherhood capitalized on the chaos and ensuing riots (Abu-Amur 1993). Hamas assisted the Muslim Brotherhood with their propaganda efforts and in return the majority of funding for Hamas came from the Jordanian branch of the Muslim Brotherhood (Byman 2013).

Hamas and the Muslim Brotherhood share a similar position regarding Israel, but Hamas is more militant and believes that the conflict with Israel can only be resolved through violence (Abu-Amur 1993). Despite receiving relatively low support in 1988, Hamas is closer to achieving this goal and has evolved into a strong governing body in Gaza (Investigative Project on Terrorism 2006). The corruption within Fatah and the collapse of peace talks in 2000 led to a growth in violence as the emergence of a second intifada propelled Hamas forward (Byman 2013). Hamas solidified its growth in 2006 when it won the Palestine Legislative Council election and assumed control of Gaza (Byman 2013).

##### *Leadership*

The galvanizing leaders included Shaykh Ahmad Yasin and six others. Yasin was arrested in 1989 and was succeeded by Dr. Abd AL-Aziz al-Rantisi who was responsible for West Bank control. Because the organization was so young but ambitious in geographical reach Husayn Abu Kuwik, Fadil Salih, and Hasan Yusuf assumed leadership positions until 1992 when they were deported (Abu-Amur 1993). The organization faced an additional obstacle in December of 1992, mere years after its inception, when many leaders were displaced through massive sweeps of deportation and imprisonment (Abu-Amur 1993). Not only did this event effect top tier lead-



ers, but middle level tier leaders were also removed. Without leadership the group should have fallen. However, Hamas had leaders abroad who guided the group until alternative leadership could be instated (Abu-Amur 1993).

#### *Current International Activities*

The group primarily targets Israeli citizens and members of the military and focuses their efforts on the West Bank and Israel and has occupied Gaza since 2006 (Investigative Project on Terrorism 2006). Additionally, Hamas has also sought financial support from neighbouring states. This has led to Hamas presence in Lebanon, Syria, and an early supporter—Iran (Investigative Project on Terrorism 2006). These funding opportunities have produced large and damaging suicide bombings. The current number of leaders and direct supervisors in the terrorist organization remains unknown although it is estimated that the number of supporters is within the tens of thousands globally.

#### **4.1 Resourcing activities**

Pooling of funds was the most popular resourcing activity according to open source documents for the period of 2001 onward in Canada. Thirty-nine of 57 (n=57) open source cases (68%) involved pooling. It is difficult to know exactly how these funds were acquired because the main pooling actors are associations and federations. These groups often rely on individual donations. Conversely, there were few observed instances of individual efforts to acquire or pool money.

There was only one case where the RCMP observed an unidentified person exiting a mosque in Montreal with a yellow 8.5x11 envelope. This individual had been under surveillance so authorities believed that the envelope contained cash that might be involved with resourcing efforts (Daly 2015). The warrant explained that the group could have been collecting money for IRFAN (Daly 2015).

The most popular forms of acquisition activities cited in open source Canadian content were (free) services of propaganda and information dissemination. There were six instances of propaganda as a method of recruitment or support. The forms of propaganda included speaking



events, rallies, and an essay contest.

End-use goods were less common than funding resourcing, and accounted for about only 3% of cases. Goods are more difficult to transfer to the terrorist group overseas, are sometimes difficult to acquire in Canada, and often attract suspicion. The lack of end use goods observed in the open source documents does not mean that the resourcing of these goods does not exist in Canada. Although one case is by no means indicative of the presence of other similar cases, there was one recorded incident of an effort to transfer food and other goods from Canada to Hamas.

According to a statement of claim before the Ontario Superior Court of Justice, the Canadian Boat to Gaza (<http://canadaboatgaza.org/>) was an initiative that sought to coordinate “an attempt to breach the Israeli naval blockade surrounding the Hamas-ruled Gaza Strip in order to bring supplies to and transport exports away from the region on behalf of and in aid of Hamas” (*Alternatives International v. Turtle Island Humanitarian Aid* 2011). This Canadian boat, named Tahrir, set sail from Turkey but was apprehended by Israel and prevented from continuing further (Abma 2011). The Freedom Flotilla Coalition (FFC) continues to protest the Israeli blockade of Gaza. A more recent initiative, the Women’s Boat to Gaza (WBG), plans on setting sail to Gaza in 2016 not as an aid mission but to raise political awareness.

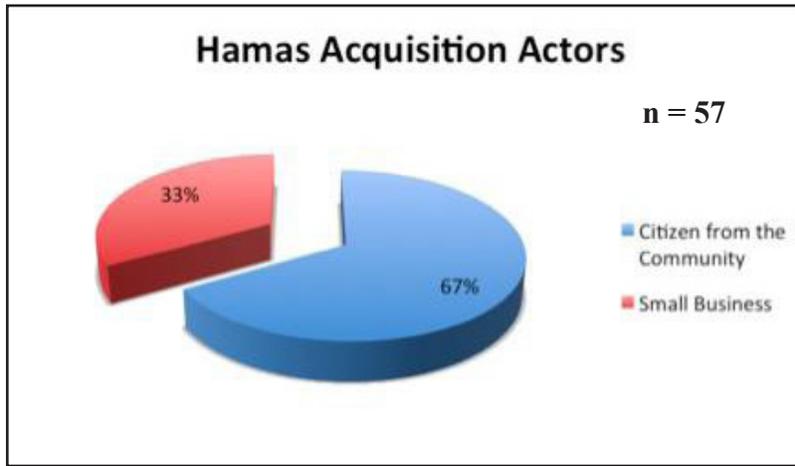
#### **4.2 Types of actors involved and interconnection of different forms of resourcing**

(See Appendix 2 *Hamas Actor – Transmission network*)

Small businesses were popular acquisition actors and comprised 33% of the acquisition in the open source cases (Chart 4.1). The most popular acquisition actors were listed as citizens from the community (including Imams), and accounted for 67% of the acquisition cases found in open source documents. Some citizens from the community were involved in the human aspect of acquisition and were radicalized to violence. These incidents involved young individuals who went overseas to fight and did not return. Allegedly, eight youths left for Syria in January 2015—six men and two women (Solyom 2015). Among these cases is that of Hussam Samir al-Hams, a Canadian citizen who enlisted with Hamas. Al-Hams was of Palestinian descent and left his family for Gaza (Halevi 2013). Another, a Canadian named Abu Muslim, took part in an attack on a Syrian airport (CBC News 2013).



CHART 4.1



The frequencies of the more significant actors and acquisition forms are in Table 4.2. Perhaps the only relation that can be tenuously drawn is that in Stage 1, Association/Federation was noted to be engaged in propaganda and its related moral support and recruitment activities.

TABLE 4.2

KIND OF ACTOR/FORM	CITIZEN FROM THE COMMUNITY	ASSOCIATION/FEDERATION	IMAM
45. Amount cash unknown	3	1	
54. End use goods: transportation ticket	1		
62. Recruitment	3	1	
63. Moral and religious support		1	
67. Intelligence Information	1	1	
68. Propaganda		2	2

One case involved an individual from the community acquiring information in Canada for Hamas. Jamal Akal, a member of the community who had been radicalized to violent extremism by Ahmed Wahabe, a Hamas operative, and instructed to return to Canada. Akal is of Palestinian



descent and is a Canadian citizen. Akal was trained by Hamas in 2003 and told to raise money to support attacks in Canada, to terrorize Jewish communities, and to inform Hamas of Canadian radicalization opportunities (Investigative Project on Terrorism, *Islamic Extremism in Europe* 2003). Akal was identified by Canadian authorities and explained that while he had received training from Hamas he did not actually perform any acts of terrorism.

Thirty-nine cases of Stage 2 Pooling or aggregation were identified (Chart 4.2). Eighty percent of pooling activities were conducted by associations and federations. The relationships between associations and federations and pooling actors appeared to be layered according to the open source cases. Smaller associations would collect money for humanitarian or functional purposes, amounts often ranging from \$1000 to sometimes greater than \$100,000. These smaller entities would then transfer this money to larger entities through charitable activities or as gifts, and were probably unaware that their donation would be used for non-charitable purposes. The most common forms of pooling in order of frequency (Chart 4.3) were: cash more than \$10,000 (n=14); cash of \$1,000 to \$5,000 (n=8); cash more than \$100,000 (n=6); and cash less than \$1,000 (n=2). The Association mostly pooled cash of all amounts. The research revealed eleven cases of funds less than the FINTRAC threshold of \$10,000. No other forms of pooling other than funding were observed. Actor-form frequency is not presented in chart form because the vast majority of forms were associated with the Association with 80% of pooling activities conducted by associations/federations.

CHART 4.2

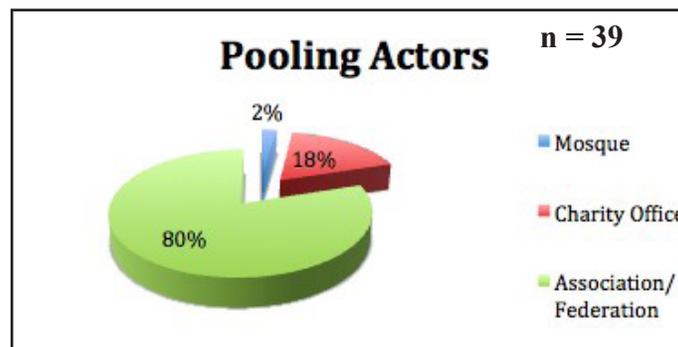
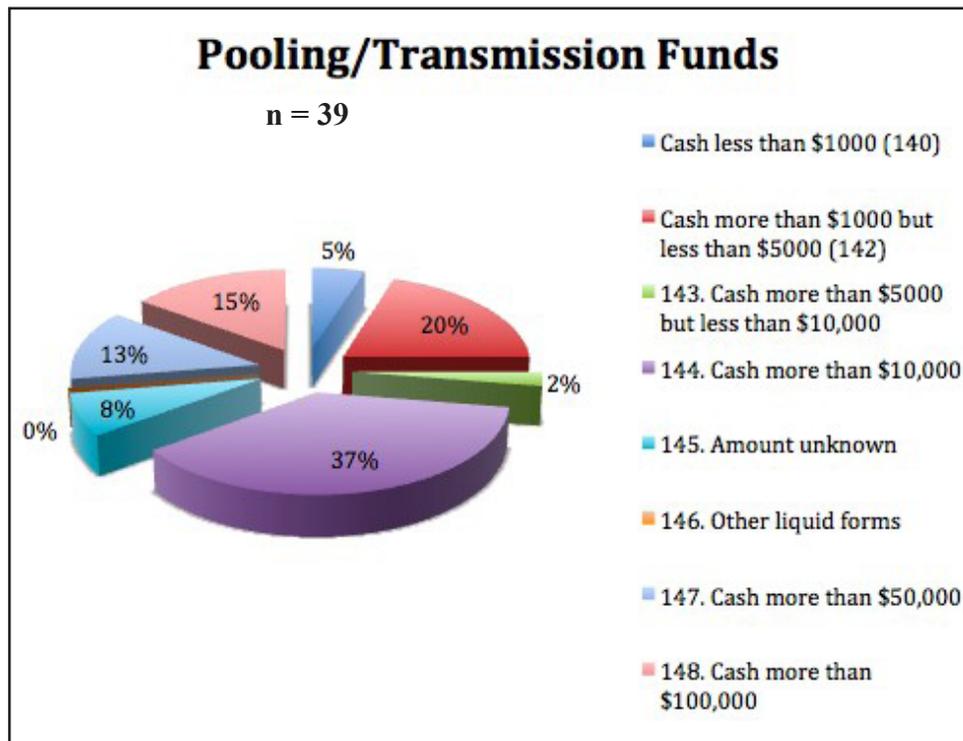




CHART 4.3



Many of the pooling organizations that collected money from smaller groups had charitable and humanitarian purposes, and put their trust in the entities to whom they transferred the money. These money transfers appeared almost yearly for each organization, and were relatively consistent for approximately ten years. By far, the largest pooling actor appeared to be IRFAN - the International Relief Fund for the Afflicted and Needy. The organizations that donated to this group were likely unaware that IRFAN was donating money to Hamas. IRFAN lost its charitable status in 2011 after sending approximately \$14.6 million dollars to Hamas over the course of 2005–2009 (Ward 2014). On 24 April 2014, the RCMP placed IRFAN on a list of terrorist entities. After the raid of IRFAN locations in Montreal and Toronto, Steven Blaney, former Minister of Public Safety Canada, was quoted as saying “IRFAN-Canada has knowingly financed Hamas, a listed terrorist entity, for many years” (CBC News 2014). IRFAN Canada, however, claims that there was no evidence to support the allegation that IRFAN had interacted with Hamas.

Life for Relief and Development Canada is a charitable organization that combined donations from other groups with a shared humanitarian mandate. As per this mandate, Life for



Relief and Development Canada also donated to IRFAN. This group was likely unaware that IRFAN had sent money to Hamas. *Point de Bascule* (2013) assessed that Life for Relief and Development transferred 75% of its funds to IRFAN during the 2003 to 2010 time period because the organizations shared similar humanitarian values. When IRFAN's charitable status was revoked in 2011 the group immediately stopped the transfers. Instead, the group transferred funds to the Human Concern International and the Islamic Circle of North America.

IRFAN made use of a donation structure between organizations, whereby individuals contributed to a smaller organization's charitable cause and that organization in turn donated to a larger one with similar charitable initiatives. For example, on 5 July 2005 IRFAN Canada collected donations to provide food for Syrian orphans. A CRA investigation revealed, however, that these funds were actually transferred to the Ministry of Health under Hamas (Ward 2014).

IRFAN is an example of a pooling agent that appeared to be an organization with charitable intentions and may even have actually provided some funds for its stated purposes. Research did not indicate that financial supporters were aware of IRFAN's link to a terrorist organization.

The geographic distance between Hamas controlled territories and Canadian supporters is a factor that might contribute to explaining the types of pooling agents and resourcing observed. In the majority of cases the resource collected is money. Only two instances saw the acquisition (or conversion if the purchase is assumed) of end use goods: transportation tickets and food. If we separate end-use goods for supporting fundraising and information activities in Canada from those to be used outside Canada, including for but not limited to terrorist attacks, then the appearance of end use goods in open source documents might be less frequent because to collect end use goods (or exchange goods for that matter) requires that the group ship the items (vehicles, weapons, jewelry, etc.) to Hamas-controlled territories. This strategy is problematic because it is expensive and could raise suspicions at border controls. Additionally, some end use goods (such as weapons) are much easier to acquire in Hamas controlled areas than Canada where there is a lengthier application process and required documentation.

The prevalence of associations and federations as pooling actors is because they have the



institutional capacity to properly transfer money. While some individuals may be capable of completing this process the amount of money they can pool is relatively insignificant compared to the money an organization can collect. The ability to acquire money, to organize the transfer, and to complete the transfer requires a high degree of coordination. Organizations collect and transfer funds from individuals for charitable initiatives. Individuals who would be averse to supporting terrorist agendas might donate believing that the cause is genuine.

### 4.3 Comparative importance of resourcing forms

Hamis case study research identified a total of fifty-seven cases (n=57). To answer the question as to how different forms of resourcing compare in terms of importance in supporting the activities of the entity or group, the analysis identified various frequencies of relationships. Results were primarily noted in the TRM pooling or aggregation stage (Table 4.5).

Five cases of stage 3 transmission to a terrorist organization were identified (n=5), of which two were from an unknown form of transmission and three were from physical movement. There were ten recorded incidents of conversion in the open source documents (n=10). Three of these conversions were conducted by individuals, three by association/federation, and a small business, terrorist organization social media site, and charitable organization respectively converted talent or money into a resource.

TABLE 4.5 RELATIVE IMPORTANCE OF TRM STAGE FOR THE TO, N=57

STAGE	#	%
Stage 1 Acquisition	3	5.0%
Stage 2 Pooling	39	68.0%
Stage 3 Transmit to TO	5	8.0%
Stage 4 Transmit to cell	1	1.75%
Stage 5 Conversion	10	17.0%
Total	57	100.0%



The end purpose of resourcing was unknown for the majority of the events except for 11 of them (Table 4.6).

TABLE 4.6

END PURPOSE OF RESOURCING	NUMBER OF EVENTS
Planned shooting in Canada	1
Other type of attack in Canada	2
Planned overseas fighter	2
Planned technical assistance: accounting	1
Conducted overseas fighter	5
Conducted technical assistance accounting	1

#### 4.4 Implications of resourcing activities

The most common form of resourcing detected in the open source investigation involved stage two-pooling. This stage is relatively isolated from individuals because it occurs at the institutional level in the Canadian context. Funds were usually transferred through the bank or by wire. There is one incident where groups tried to acquire support or to spread propaganda. In 2010, former UK Member of Parliament George Galloway spoke to York University students and encouraged them not to be afraid of contacting Hamas. He strongly encouraged a dialogue with the terrorist group (Investigative Project on Terrorism 2010). Galloway also drew attention by bringing his organization, Viva Palestina, to the border of Turkey to openly give a bag of money to a Hamas minister (Investigative Project on Terrorism 2014).

By restricting the case study research to Canada, the threat for violence abroad was more difficult to measure. Once the funds have been acquired, pooled and then transferred to the terrorist group the linkage cannot be made between the funds acquired in Canada and a particular act of terrorism abroad. Overseas fighters, however, provide a clear case for human acquisition in Canada resulting in violence abroad. In January 2015, Bilel Zouaidia left his home and family in Canada to fight in Syria. Imad Eddine Rafai also left his home and family in Canada to fight in



Syria. He updated his twitter in May following his departure and confirmed that he was in Syria (Solyom 2015).

#### **4.5 Implications for informing effective means of response**

The pooling of funds comprises the majority (68%) of terrorist resourcing activities in Canada according to what was observed in the open source investigation on Hamas. The current practice regulates bank practices, FINTRAC has imposed reporting responsibilities, and the Canadian Revenue Agency has imposed compliance and auditing requirements for Charities and Not-for-Profit Corporations. Educating people who might unknowingly take part in terrorist resourcing is an approach that should also be considered. Charities and associations/federations, when combined, comprised 88% of pooling actors. Many of these groups were probably unknowingly pooling money, and did not know that they were taking part in a terrorist resourcing stage. An effective means of response should consider educating organizations and federations about due diligence standards—meaning verifying the background of the recipient—prior to transferring large sums of money. This is in addition to current FINTRAC ML/TF practices and the transition to and meeting the compliance, transparency and auditing requirements of charities under the new Canada Not-for-Profit Corporations Act.

#### **4.6 Relative value of the TRM lens**

The terrorist resourcing model is a useful template for understanding the supply chain process of transferring goods, funds and services from individuals to an organization that might unknowingly contribute to another group (e.g., federation or association) that resources a terrorist organization. The inclusion of services, such as the provision of information, differentiates it from the money-laundering model. Although the TRM provides a useful cognitive map for resourcing, its application was limited due to the study's restriction of scope to activities in Canada and its open-source search collection method. Furthermore, the geographical distance between Hamas occupied territories and Canada does not facilitate the resourcing of a broad range of services or goods, and end-use goods and services to support Hamas resourcing activities in



Canada were not identified, so as a result the majority of incidents recorded in Canada were of the funding acquisition and pooling type. The ML/TF model also anticipates these types of activities. Although it is difficult to know whether it would be possible to track the use of funding beyond Canada, as the money may be pooled once again by a terrorist cell or group and then re-purposed for different terrorist activities, broadening the geographic scope in subsequent research may provide insight into how this money can be converted into end use goods or services in theatre.

## **Conclusion**

Pooling funds was the most popular Hamas resourcing activity according to open source documents within the temporal and geographic scope of the project. Hamas has a very fragmented resourcing network and is limited by the distance between Canada and Hamas controlled territories. As a result, the group depends on a multi-layered approach to funding.

Smaller organizations collect donations and transfer the money to mid-level organizations for charitable purposes. This practice was evident in the case involving Life for Relief and Development Canada. These mid-level associations then pool the money for charitable purposes. In continuing their humanitarian mandate these groups transfer money to larger charitable organizations that may have terrorist links, such as Public Safety Canada's allegation about IRFAN Canada. About 65% of the pooling cases involved sums of over \$10,000, meeting the FINTRAC reporting requirements. Counter-resourcing activities based on the Hamas case include educating individual contributors and smaller charities to impress upon them the importance of due diligence, maintaining current FINTRAC ML/TF practices, and ensuring transition to and meeting the compliance, transparency and auditing requirements of charities under the new Canada Not-for-Profit Corporations Act.



## 5. AL SHABAAB

### Introduction

Al-Shabaab (Arabic for “the youths”, henceforth AS in this report) is a militant group based in Somalia. Ideologically, it is aligned with militant Islamism, and considers itself to be in a state of armed jihadi struggle against both the Somali government and the African Union Mission in Somalia (AMISOM). Although much has been made of AS’s strategic and ideological links to Al Qaeda, AS exhibits a considerable bifurcation between its leadership, which tends to explicitly endorse a particular vision of radical political Islamism, and its rank-and-file membership, which is often less educated and concerned more with the extraordinarily complex clan struggles that have characterized Somalia’s postcolonial history than with any particular transnational or theological framework.

AS has as its explicit goal the object of gaining power in Somalia; this includes taking and holding territory, and administrating that territory in a state-like way; thus the classification of AS as a terrorist organization, while not necessarily incorrect, is something of an oversimplification. Somewhat like ISIL and LTTE, AS has sometimes behaved like a state and sometimes behaved like a guerilla movement, and its resourcing activities have varied considerably based on its military-political success or lack of same. For instance, while “landless” guerilla movements may be largely depended upon criminal activity (theft, smuggling) and external funding sources (donations, remittances from a relevant diaspora group), AS has shown considerable ingenuity in extracting resources from territories it controls, particularly the port city of Kismayo. From approximately 2006 to 2012, militants, including AS, controlled the city. This enabled them to move shipments by sea—for instance, importing weapons and other materiel from Yemen—and by exerting taxation on everything from banking transactions to charcoal shipments to piracy. Faced with a series of military setbacks starting in 2010, AS has lost the majority of the territory it once controlled, and with it, the ability to use most of its previously dominant resourcing strategies.

The relevance of AS to Canada is twofold. First, Canada has a large Somali diaspora popu-



lation (perhaps as high as 150,000), within which AS fundraising activities have occurred. There are limited open source records of this activity, which presumably involved mostly hawala money transfers via Dahabshiil and similar banking systems. Hawala transfers are very difficult to monitor without specific and timely Human Intelligence (HUMINT); the limited cases that have been made public suggest that much of this fundraising was informal and based on personal contacts. Some Somali-Canadians have also traveled to Somalia to fight for or otherwise support AS; the most common estimate is around 20. There are some suggestions that this pipeline has largely dried up. The full scope and nature of this type of resourcing and recruiting activity remains fairly opaque to open source investigation, probably due to both its limited nature and the reliance on informal personal contacts.

Second, AS has made some explicit threats against Canada, most notably a specific threat to attack the West Edmonton Mall in an attack reminiscent of AS's high-profile attack on Nairobi's Westgate Mall in 2013. Though these threats have generally not been considered serious or credible, AS has shown a willingness to attack targets outside of Somalia in order to serve its internal strategic goals; attacks on Kenyan resorts are an attempt to discourage the Kenyan government (and the Kenyan population in general) from participating in AMISOM operations.

### **5.1 Resourcing Activities**

The question of which AS resourcing activities "involve" Canada is deceptively complex. It is known that AS does or did some direct fundraising in the Somali-Canadian community, particularly in Toronto; the extent of that activity, and its precise structure, is unclear. One estimate (Kambere 2012) suggests that the global Somali diaspora remits between \$500,000,000 and \$800,000,000 of value back home annually. This estimate may be on the high end; nevertheless, it is clear that quite a bit of money moves via the diaspora into Somalia, of which presumably only a tiny fraction is directly intended for AS. Typically, most of that money goes to family members in Somalia, who then use it to buy food, start local businesses, invest in agricultural resources, and so on. When that financial movement happens in AS-controlled territory, resourcing can occur in one of several ways. AS often directly taxes bank transactions that occur in its territory,



presumably capturing a great deal of remittance money from the global diaspora that was not initially intended for AS. AS also taxes some businesses in its territory— including those started with remittance money. Thus AS directly profits from some money raised in Canada, even when that money was not intended for AS—and the opacity with which these money transfers generally occur means that it is usually impossible to determine the actual intended use of any remittance money until it has been used. While it would be unreasonable to try to stop all remittances from the Somali-Canadian community, it must be understood that AS has probably profited from remittance money that was never intended for it, quite apart from direct fundraising.

The direct fundraising, in turn, may be upfront or dishonest; some AS fundraising has taken place under the guise of charitable organizations purporting to help individual Somalis (Emerson 2010). Investigating every purported charity is impractical, as is the wholesale monitoring of the Somali community; nevertheless, this resourcing did occur on some level, although it probably never represented a significant source of AS fundraising compared to, for instance, taxation of controlled territory or participation/facilitation of criminal activities within Somalia. Because of the impracticality of moving physical goods between Canada and Somalia, it can be reasonably assumed that these did not play a significant part in AS resourcing in Canada.

Recruitment represented another, probably more important, type of AS resourcing in Canada, although that activity has slowed down considerably in recent years (Freeze 2013). Perhaps 20 Canadians left to fight or support AS in Somalia in the timeframe under consideration. Related to recruitment, certain actors provided moral, spiritual, and political guidance relevant to AS. Other than specific cases of foreign fighters, this type of activity is difficult to quantify and evaluate; nevertheless, it probably represents a component of the AS strategy within all Somali diaspora groups, Canada included.

## **5.2 Comparative importance of resourcing activities**

The sample size of cases available for this project is too small to be of much value in a visual data analysis; moreover, the selection of cases visible to open source analysis are unlikely to be meaningfully representative of actual AS activity in Canada. In terms of resources—money (via



remittances or donations) and recruitment of fighters—Canada almost certainly represents a negligible contribution to overall AS strategy. In terms of contrasting fundraising versus recruitment, the 20 or so fighters who have left Canada for Somalia are not a strategic contribution; fundraising is probably more important, and within that category, taxation of remittances that moved through AS-held territory was probably far more important than direct donations; today, with AS in retreat, both sources of fundraising are probably substantially reduced.

### **5.3 Implications of resourcing activities**

Although it is hard to know what happens inside AS's fragmented hierarchy, resource pooling probably occurs at several levels of organization, with funds and materiel distributed according to both strategic and local goals of the organization; AS is an organization with a number of competing goals and interests. Thus it is difficult to speculate about specific uses of resources obtained in Canada, beyond general conclusions about AS activities within a particular area.

Of more direct relevance to this project is the consideration of what threat, if any, AS poses to Canada itself. AS has attacked targets outside of Somalia—most notably Nairobi's Westgate Mall in 2013—and has made at least one specific threat against the West Edmonton Mall. While threats against specific targets merit scrutiny, there appears to be limited motivation for AS to actually attack a target in Canada. Power projection outside of Somalia has so far been limited primarily to AMISOM countries, with the specific objective of raising the costs of participation and forcing the withdrawal of foreign troops from Somalia. Not only does this logic of aggression fail to apply to Canada, it also suggests that AS, however it may wish to be seen, has never had particularly strong ambitions outside of East Africa. An attack by AS on Canada, moreover, would likely provoke a stronger foreign military response than has yet been seen.

While a lone wolf attack that draws some ideological heritage from AS cannot be ruled out, it is difficult at this time to see how resourcing activities in Canada might be directly connected to credible threats by AS against Canadian targets.



## 5.4 Implications for informing effective means of response

The first problem facing Canada is direct AS fundraising among the Somali diaspora. This is a subtle issue, because it is tied up with the critical process of remittances—which should be above regulation, if for no other reason than making them harder would antagonize a huge number of people. While some degree of fundraising is probably inevitable, work can be done on educating Somali-Canadians about the dangers of donating through charities—some of which are AS fronts—without damaging the ability of legitimate charities to operate in Somali communities. Regulation of more direct AS fundraising would probably require specific and timely Human Intelligence (HUMINT), which is almost always best done in a relationship with existing Somali community leaders, who have the social capital and cultural skills to gather information in ways that are not always accessible to security services. Part of addressing this problem could include recruiting Somali-Canadians into roles within the intelligence community. This latter step is of critical importance for a number of reasons, including language and cultural skills, knowledge of human terrain, resilience in the face of future security challenges, and fostering of an ethically credible security service that can reasonably claim to be acting in the best interests of Somali-Canadians.

The second problem is the flow of Canadians to Somalia, and potentially subsequently back to Canada. While this has never represented a huge number—and now probably represents a negligible number—it is still a legitimate concern. This appears to be less a problem of ideology than one of opportunity—the less the Somali community is integrated into Canadian society as a whole, the more attractive it will seem to go overseas and fight with AS. Somali-Canadians are disproportionately unemployed and subject to higher than normal rates of violence in Canada (Fortney 2015); solving these problems through a variety of social and economic engagement methods will go a long way towards reducing the effectiveness of AS recruiting, and should form the basis of any sound counter-radicalization policy. Surveillance is important, but by itself insufficient, because with a constant flow of foreign fighters leaving Canada, a few will always slip through.



### **5.5 Relative value of conducting analysis of these activities through the TRM lens**

The TRM lens posits a construct with which analysts can parse a complex or amorphous dataset (such as a journalistic account or a legal document). This construct is valuable if it provides a structurally realistic narrative of how terrorist groups actually behave and is able to incorporate the resourcing methods of disparate terrorist groups. Thus assessment of the TRM can be based on its representational accuracy and its analytic flexibility.

AS has administered territory in a state-like way. While this does not preclude typical terrorist resourcing in the diaspora, it does reduce its reliance on such outreach activities. Activities in Canada are minor and one could argue an insignificant element compared to state and regional resourcing. For example, AS's previous reliance on shipments via the port of Kismayo probably reduced its reliance on diaspora remittances, in a relative if not also an absolute sense. Resourcing activities were also conducted in Somalia with legitimate Canadian funds so this obscures the resourcing activities. AS apparently taxed overseas remittances (including those from Canada) even in cases when those remittances were in no way intended for AS. That can be considered a case of terrorist resourcing involving Canada as funds from the Somali-Canadian community ended up directly, if inadvertently, financing terrorism. Regardless, the stages in TRM are applicable to AS in the general sense that resources were acquired but an open-source search precludes the tracking of those resources through the other conceptual stages or from Canada to Somalia.

In the case of AS, and probably in all cases, the TRM's stages are variously visible to intelligence and correspondingly to Open Source Intelligence (OSINT). This means that any open source analysis conducted through the TRM lens will over-represent certain steps—which may not be problematic if caveats are kept in mind, but which should not be ignored. For instance, in the case of diaspora remittances, fundraising is almost never visible (and pooling is never visible), and there is no possible way to relate a particular acquisition to a particular end-use in Somalia, especially because there are no cases of materiel being acquired by AS in Canada.



## Conclusion

On 1 September 2014, an American drone strike killed Al-Shabaab leader Ahmed Abdi Godane in Hawaay, Somalia. Godane's agenda for AS was transnational, and this focus led to fractures within the group's leadership. His death, symbolically as well as practically, appeared to be the beginning of the end for the group. A month later, Somali government and AMISOM forces recaptured Barawe, a major AS stronghold.

The fragmentation of AS and the dilution of its larger goals into a series of particulate local agendas may mean that the question of its resourcing activities in Canada is historical, and lessons from the study of AS activity here must be generalized with caution. Hawala transfers, for instance, are not unique to Somalia, but the degree to which they have filled the void created by the perpetual collapse of the Somali state and its financial systems is probably unique. The flexibility with which AS switched between guerilla-like and state-like behavior is remarkable, but by no means unprecedented. Its recruiting strategies in Canada, while understudied, do not appear to be particularly unusual.

Within Canada, AS resourcing was probably limited primarily to direct fundraising, fundraising through fake charities, and recruitment. The primary AS resourcing activity in relation to Canada was probably the taxation of otherwise non-militant remittances from the Somali-Canadian community to Somalia that passed through AS-controlled territory, which cannot reasonably be measured or even seriously studied with open source data beyond asserting with reasonable confidence that it probably happened.

Strategies for dealing with this activity are complicated by the fact that most of it is informal and difficult to monitor. *Hawala*, for instance, is virtually untraceable, and monitoring of informal radicalization is notoriously difficult. Most strategies, then, will have to be preventative rather than reactive. The most effective long-term strategy will probably involve mitigating some of the social and economic challenges faced by the Somali-Canadian community; in the short- and medium-term, recruiting Somali-Canadian intelligence professionals is vitally important for both effectiveness and credibility of any response. In general, though, some degree of risk is assumed



by any open and democratic country and it should be stressed that there are no absolute solutions to these problems.

The TRM itself was not particularly useful to this study of AS in Canada as most of the TRM stages occurred outside of Canada. Particular to AS is the concern that *hawala* and informal recruitment tend not to show up in open source analysis, and therefore it is difficult to make strong enough claims based on the TRM to allow for any type of quantitative analysis.

## 6. AL QAEDA INSPIRED TERRORISM

### Introduction

Al Qaeda is a global Sunni Islamist terrorist organization, founded in the late 1980s, with origins in the Mujahideen resistance forces who opposed the Soviet invasion and occupation of Afghanistan. It took the American intervention in Somalia in the early 1990s to shift the attention of Al Qaeda to the “far enemy”, America (Cooper 2013). Al Qaeda, in this 2.0 version, engaged in a series of overseas bombing attacks against the World Trade Center, the US embassy in Yemen, United States Air Force personnel in Aden, and most successfully against the American embassies in Nairobi and Dar-es-Salaam in 1998, and USS Cole in 2000. Al Qaeda 2.0 achieved such “successes” both because the leadership maintained a low profile and because the organization was able to exploit the lag experienced by Western intelligence agencies between the reception of raw information and actionable intelligence. Despite larger ambitions for an operation involving the use of multiple airplanes, Al Qaeda maintained small cells and balanced success with moderation (Cooper 2013). The events of 11 September 2001 announced to America and to the world a new phase of Al Qaeda, Al Qaeda 3.0. The attackers were extremely well-organized with a tight command and control structure that enabled the maintenance of operational security. However, the sheer scale and resource-intensity of the 9/11 attacks, which relied heavily on the failure of Western intelligence agencies, represented a mode of operation that was difficult if not impossible to repeat.

The attacks of 11 September 2001 and the response of counter-terrorist organizations created



an additional opportunity to recruit homegrown jihadists globally and build Al Qaeda franchises across the Middle East and Northern Africa: Al Qaeda 4.0. Although Al Qaeda 3.0 continues to exist in the mountains of the Afghan-Pakistan border, it has limited operational capacity and does not pose a strategic threat to Canada. Al Qaeda 4.0,

uses local cells and local leadership, not foreign-trained and centrally commanded terrorists undertaking operations on foreign soil. AQ 4 terrorists may have spent some time abroad for training or fought in foreign parts, but by and large they have only been inspired not commanded by the Al Qaeda leadership. The members are usually at home in the target societies and conduct their operations almost entirely in the places they live. They borrow the name Al Qaeda but are largely disconnected from the leadership of AQ 3 (Cooper 2013).

## 6.1 Resourcing Activities

The resourcing activities for Al Qaeda inspired acts are unusual and reflect the nature of Al Qaeda 4.0. According to open source content, the resourcing activities were often formulated by individuals instead of groups. Furthermore, Al Qaeda inspired resourcing activities were largely confined to acquisition and conversion activities. Forty-six percent of open source incidents involved the acquisition stage, and 27% of incidents involved conversion. Al Qaeda inspired resourcing activities relied on end-use goods for acts of terror on Canadian soil.

The procurement of end-use weapons was a common activity for Al Qaeda inspired individuals in Canada. Although Abdullah Khadr allegedly purchased weapons to be distributed overseas, \$20,000 USD worth of weapons to be sent to Al Qaeda cells (Freeze 2009), it was more common to acquire or convert end-use weapons or goods to be used for attacks on North American soil. Both Hiva Alizadeh and Ahmed Ressam planned respective attacks in North America with weapons they acquired or converted. Hiva Alizadeh pled guilty before a Canadian court to “possessing explosive materials for the purpose of endangering life or causing serious property damage involving Canadian citizens in their own homeland” (R. v. Alizadeh 2014 ONSC 5421). Though the above court case makes clear that Alizadeh manufactured the explosives to be used in the conduct of the attack on VIA Rail, how he obtained those materials remains unknown. A PBS article states that “on Dec. 6 or Dec. 7, Ressam returned to Vancouver. For the next week, he



and Dahoumane stayed at the Motel 2400, mixing up explosives and gathering material needed for the bomb” (PBS Frontline n.d).

The Toronto 18 involved a variety of end-use resources and services. Zakaria Amara, Asad Ansari, Saad Khalid and Saad Gaya were arrested for “participating in activities of a terrorist group” (*R v. Ansari* 2015 ONCA 575). The men had plotted to bomb several notable buildings in Toronto and one military base. Ahmad had also organized a training camp as a point of recruitment and radicalization. Several services were also present in the plot. In 2006 Ansari provided technical support for Ahmad’s computer and had warned him of encrypted files. When police raided Ansari’s house they also found several data storage devices and written materials. These items contained information about manufacturing explosives and radical videos (*R. v. Ansari* 2015 ONCA 575). Gaya and Khalid were also tasked with acquiring ammonium nitrate and were asked to find a place to store the explosive materials (*R. v. Amara* 2010 ONCA 858).

## **6.2 Kinds of actors involved and the interconnection of the different forms of resourcing activities**

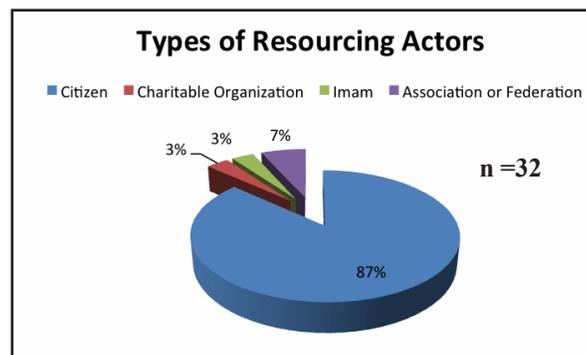
According to the open source documents, the type of activity that Al Qaeda inspires in Canada appears to be more individualistic than that found in other terrorist groups. The most popular actors in the cases investigated were individuals (Chart 6.1). The prevalence of individual actors does not mean that networks were or are not present in Canada, simply that these networks were unobserved in open source documents. It was common in many of the reviewed cases for these individuals to adapt or procure their own materials to enable acts of domestic terrorism. Individuals in these cases made use of homemade explosives, pressure cookers, outdated weapons, or vehicles.

The attacks in Saint-Jean-sur-Richelieu, and at the National War Memorial and Centre Block Parliament Hill in October 2014 exemplified the operations of Al Qaeda 4.0. Both Martin Couture-Rouleau and Michael Zehaf-Bibeau acted as “lone wolves”, inspired by the narrative of Al Qaeda, and supported through online networks of incitement to violence and religious fervor that likely played a key role in their radicalization. Reliant on hasty plans and inexperienced



actors, the scale of these attacks is generally small, despite the tragic loss of life both in Ottawa and Saint-Jean-sur-Richelieu. Though still a threat, often as a product of separate mental health concerns or drug use, authors such as Brian Michael Jenkins in *Stray Dogs* and *Virtual Armies: Radicalization and Recruitment to Jihadist Terrorism in the United States Since 9/11*, have argued that the use of the term “lone wolves” is romanticizing. Rather than cunning and deadly predators with deadly determination, radical individuals like Zehaf-Bibeau and Couture-Rouleau are better characterized as “stray dogs” who, though dangerous, “skulk about, sniffing at violence, vocally aggressive but skittish without backup” (Jenkins 2011).

CHART 6.1



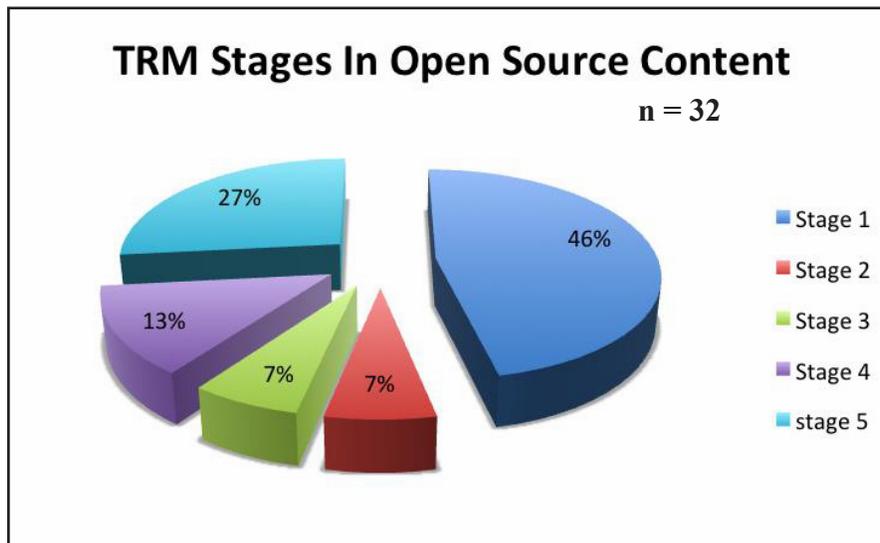
The second most common actor was an association or federation. There were two primary associations and federations involved in the collection and pooling of funds: the Benevolence International Fund (BIF); and the World Assembly of Muslim Youth. The United Nations Security Council added the Benevolence International Fund to the Al Qaeda and Taliban sanctions committee (Boesveld 2012). The United States claimed that the Canadian branch was using its fundraising capabilities to raise money for weapons. The United States and Britain identified BIF as a group that was part of the resourcing chain for Al Qaeda in 2002 and continued to impose sanctions on individuals with ties to the charity through 2004 (US Department of the Treasury 2004). Canada responded by taking control of the group’s belongings on November 22, 2002 (BBC News 2002). The World Assembly of Muslim Youth replaced BIF Canada as the primary fundraising group as early as 2002 and, though deemed inactive since 2005, its charity status was revoked in 2012 (Boesveld 2012).



### 6.3 Comparative importance of resourcing forms

The most common activities in the open source investigation were acquisition (46%) and conversion (27%) (Chart 6.2). This frequency could be attributed to the relative isolation of Al Qaeda inspired cases, in which cells obtained end-use goods for attacks. The majority of cases studied involved individuals. Many terrorist activities required little to no resourcing because many of the events were attempted with items that the individual already owned. These tools were usually end-use goods, and included but were not limited to: clocks, vehicles, pressure cookers, and other ingredients in the making of explosive devices. Many of these open source cases involved individual plots that would have been conducted, or were conducted, on North American soil.

CHART 6.2





## 6.4 Implications of resourcing activities

The cases explored here have a variety of implications with respect to the potential use of violence and other terrorist activities in Canada, and abroad. Planned, attempted, and successful attacks in Canada have ranged from the bombing of passenger trains to acts of violence by individual gunmen. Additional implications encompass the mobilization of youth to fight abroad, and unintentional terrorist organization fundraising by charities and individuals sympathetic to the cause of Al Qaeda. Some youth inspired by the doctrine and acts of Al Qaeda turned to domestic acts of violence. The growth of Canada's anti-terrorism capabilities since 11 September 2001 has dramatically reduced the number of successful domestic incidents of acts of terrorism inspired by Al Qaeda, and has contributed significantly to the limitation of radicalized individuals inspired by the ideology of Al Qaeda.

## 6.5 Implications for forming effective means of response

The means of response for Al Qaeda inspired activities are uniquely challenging because of the lack of an extensive resourcing structure, which can make it difficult to identify other radicalized individuals. Additionally, most of the resourcing ends after the acquisition phase, so the resourcing effort must be detected before or during this stage to be effective. The intervention must also occur at the individual level. Strategies for response should involve the monitoring of individual behaviour. Relatives play an important role in detection because of the prevalence of end use weapons. Surveillance agencies cannot easily detect suspicious transfers of funds or strange weapon purchases because these transactions rarely exist in an Al Qaeda inspired resourcing chain. Many individuals use homemade items. If transactions are made, they are not always significant enough to be detected. While nearly impossible to predict, the violent incitement of Al Qaeda 4.0 can be addressed through the development of better social services and investment in community policing initiatives.



## 6.6 Relative value of conducting analysis through the TRM lens

The scope of the TRM extended beyond what was needed to interpret the available open source search of exclusively Canadian activities of Al Qaeda inspired terrorism. Because Al Qaeda inspired individuals often intended or attempted to conduct acts on Canadian soil, a large resourcing chain was rarely necessary. Many individuals used goods they already owned or resourced small items to enable direct action, meaning that only two stages of the model existed - acquisition and immediate transfer to terrorist cell. The prevalence of individuals and “lone wolf” attacks also meant that there were very few networks for funding.

### Conclusion

The Al Qaeda founded in the late 1980s as a global Sunni Islamist terrorist organization with origins in the Mujahideen resistance forces who opposed the Soviet invasion and occupation of Afghanistan, has evolved dramatically over the last three decades. This evolution was particularly dramatic in the aftermath of the 11 September 2001 attacks, which ended the small cells, tight command and control network, and balance of success with moderation that had characterized earlier iterations of Al Qaeda. The *modus operandi* of the Al Qaeda that emerged, Al Qaeda 4.0, retained few ties to the traditional leadership of the Al Qaeda who endures in the mountains of the Afghan-Pakistan border but with limited operational capacity and who does not pose a strategic threat to Canada. The lone wolf, or rather stray dog style of attack that has characterized the violent incitement efforts of Al Qaeda 4.0 has been difficult to predict, though it has often been preceded by attempts on the part of radicalized youth to leave Canada but have been successfully predicted and stopped. Despite the difficulty in predicting lone wolf style attacks, Canada has experienced successes in combating the trend through social initiatives including the betterment of mental health services, and through significant investment in community policing initiatives to build resilience and counter violent extremism. The funding efforts of charity organizations in Canada have also been sharply curtailed by organizations such as FINTRAC, particularly in the immediate aftermath of the 9/11 attacks, but more could be done to address individual-level donations, and the reasons for the donations, to charities with suspected ties to radical elements.



Al Qaeda inspired terrorism remains a significant challenge to Canada. Canada must continue to adapt to a security challenge that requires a significant level of community engagement, reminiscent of that successfully practiced with the Tamil Diaspora.

## 7. HEZBOLLAH

### Introduction

Hezbollah, literally translated as the Party of Allah or the Party of God, was founded in 1982 as a radical Shia group in Lebanon. Drawing ideological inspiration from the 1979 Iranian Revolution, Hezbollah seeks the “liberation of Jerusalem” and the destruction of Israel. Canada has listed Hezbollah as a terrorist entity under the Criminal Code. The Government of Canada also has a non-contact policy with Hezbollah, including its members of the Lebanese cabinet.

Hezbollah was the sole Lebanese militia not to disarm at the end of the Lebanese civil war in 1990 and began to wage a guerilla war against Israeli troops in southern Lebanon. Following Israel’s withdrawal from Lebanon in 2000, Hezbollah attacks against Israeli forces continued. These attacks concentrated on disputed regions, and escalated in 2006, with Israel’s invasion of Lebanon in response to the kidnapping of two Israeli soldiers and killing of eight others.

Hezbollah is a proxy of Iran. In addition to the spiritual and religious connection, which is genuine and important to both sides, Hezbollah is seen by Iran as a practical asset.

Hezbollah is a valuable tool to extend Iranian influence regionally, exert pressure on Israel directly and expand its reach internationally (Archived - Canada Condemns Hezbollah Assault 2015).

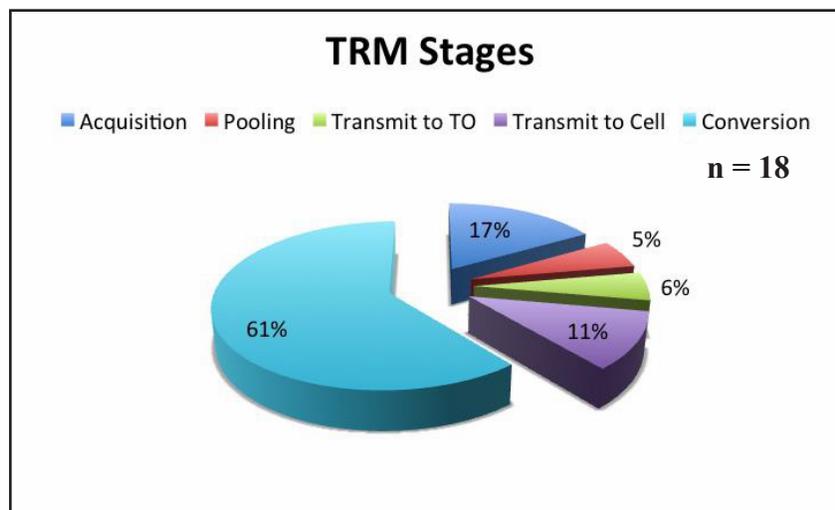
In addition to carrying out attacks across the world at the behest of Iran, Hezbollah also forms an important part of Iran’s policy toward Israel. Hezbollah’s rocket forces particularly act as a deterrence and retaliatory force against Israel. Though costly to Iran, the growing presence of Hezbollah in Lebanese politics and society has in turn given Iran influence in Lebanon, influence that is critical to the success of Iranian regional defence policy. Hezbollah resourcing in Canada, and globally, is a response to this financial and materiel challenge.



## 7.1 Resourcing Activities

The resourcing activities (Chart 7.1) found in open source materials for Hezbollah in Canada (n=18) reflected the need to both raise money and purchase the supplies necessary to carry out and record attacks against Israel. Funding and instructions flowed to the terrorist cells in Canada (11%), responsible for purchasing these supplies, and the supplies flowed back to Lebanon, and the terrorist organization based there (6%). Cells in Canada engaged in processes of acquisition (12%), pooling (5%), and most importantly, conversion (61%). The goods and services procured by these Hezbollah cells in Canada were dual-use; the goods they acquired had both military and civilian applications. Binoculars, night-vision devices, vehicles, metal detectors, anti-dog devices, printers and computer equipment, and cameras were all purchased in Canada or the United States. These end-use goods were subsequently moved to Lebanon either through cargo services or by operatives flying commercially to Lebanon. To enable operations in Canada, and in some cases to enable the movement of potential Canadian foreign fighters, the acquisition and conversion of falsified travel documents and credit cards was essential. These documents and cards were tested by members of the procurement rings in Canada, on flights to Lebanon or Iran, and in domestic shopping trips across Canada. The forging of these documents also provided an important source of income to the Canadian procurement ring led by Mohammed Hassan Dbouk and Ali Adham Amhaz.

CHART 7.1 TRM STAGES

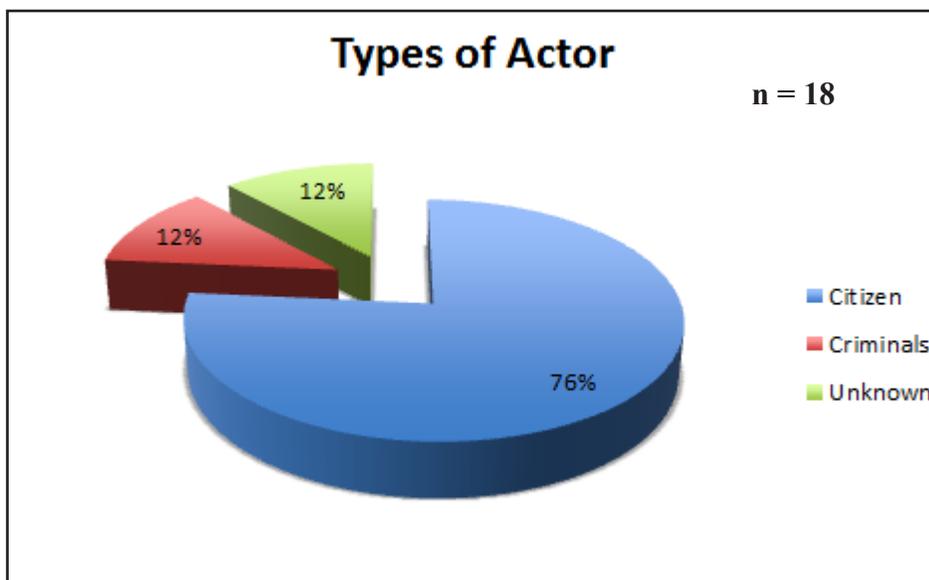




## 7.2 Kinds of actors involved and interconnection of different forms of resourcing activities

There were three types of actors detected in open source content (Chart 7.2). The primary resourcing actors were individuals and accounted for 76% of resourcing activities. These individuals either resourced alone or were part of a large resourcing network. Hassan El-Hajj Hassan, for example, is a Lebanese-Canadian who bombed a bus with five Israeli tourists in Bulgaria. Hassan used his Canadian passport to travel to Bulgaria (Bell 2016). Similarly, Fawzi Mohammed Mustafa Ayoub sourced a Canadian passport and citizenship. The FBI identified Ayoub and placed him on the “most wanted” list. Palestinian authorities suspected that he was an Israeli spy and arrested Ayoub. He was also detained when the Hebron police station he was held in was raided (Levitt 2013). Ayoub was killed by rebel forces in 2014 (The World Post 2014). Ayoub is purported to have been recruited to be a foreign fighter and he willingly offered his service to Hezbollah, hence this can be considered a case of acquisition, with the Ayoub as the acquired good.

CHART 7.2 ACTORS INVOLVED



Individuals belonging to a large network were also identified in the open source content. The Canadian “dual-use Procurement Ring”, led by Mohammed Hassan Dbouk and Ali Adham Amhaz, was closely connected to the American-based cigarette smuggling network headed by Mohammed Youssef Hammoud. Dbouk and Amhaz operated under the direction of Haj Hasan Hlu Laqis, a Hezbollah operative based in Lebanon. Periphery members of the procurement ring



provided money and resources to obtain more weapons and money. In a process that involved both acquisition and conversion for instance, Said Harb, a periphery member of the network, wired \$4,000 dollars to Dbouk and also provided him with a cell phone number (Levitt 2013).

The “dual-use Procurement Ring” also relied on a periphery member to provide fraudulent credit cards. A friend of Harb, another member of the network, generated false IDs and credit cards (Levitt 2013, pg. 159). These cards were used to purchase items in Vancouver in 1999. This incident is an example of transmission to a terrorist cell, as the credit cards were sent to the “dual-use Procurement Ring” but is also indicative of conversion, as the credit cards were used to purchase end-use goods.

Credit card schemes were also utilized by Hezbollah operatives in Canada. In 2008, Ghandour and his son forced Ajami and her father, Elia, to open credit card accounts. They then extorted credit cards and money from Aline Ajami and her father. Threatening to harm Ajami’s sister and uncle if she did not cooperate, Ghandour forced her father to purchase a 2007 VS class Mercedes Benz. The next day Ghandour forced Ajami to buy a 2006 Lexus from the very same dealership. These cars were purchased with fraudulent credit accounts that Ajami had been forced to open. The cars were found in a shipping container bound for Lebanon (Bell 2011).

### **7.3 Comparative importance of resourcing forms**

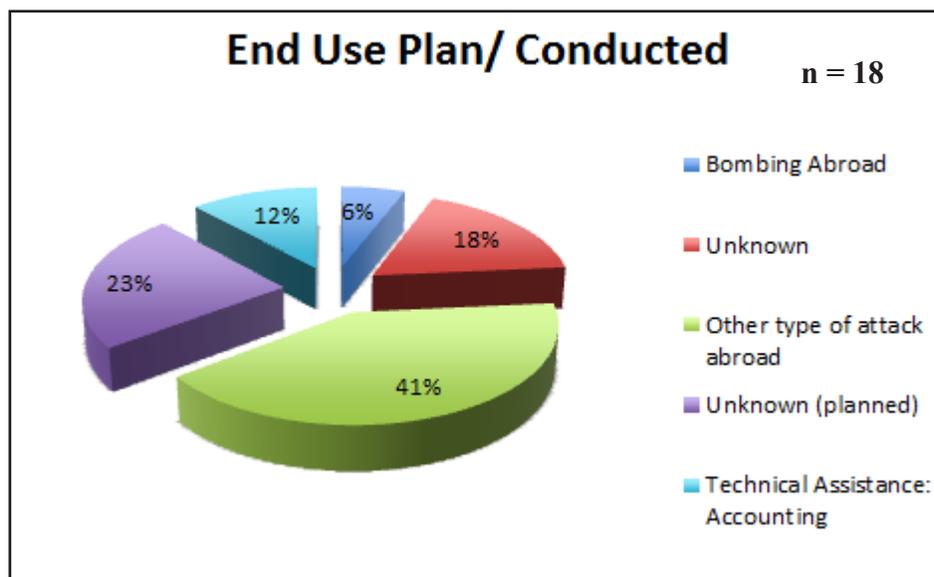
Conversion was the leading resourcing form at 61% of open source incidents. Many of the identified cases had stages in which money was converted into travel documents and vehicles/ other end use goods. Dbouk converted money into computers, digital cameras, hard drives, readers and lenses. These items were dual use, and Dbouk intended to send these items to Haj Hassan Laqis—the contact in Lebanon—but was met with resistance by Lebanese customs (*US v. Hammoud et al* trial exhibits ex. 304, CSIS summaries). Furthermore, some periphery members in the “dual-use Procurement Ring” converted their criminal talents into accounting services. Said Harb, for example, provided Dbouk with false cheques to purchase merchandise (*US v. Hammoud et al* trial exhibits ex. 304, CSIS summaries).

Acquisition was the next most significant resourcing activity and accounted for 17% of the open source incidents. The acquisition stage requires that goods, funds, or services be donated or stolen. Levitt notes that an incident that involved the acquisition of funds occurred alongside criminal efforts. One individual acquired donations from individuals every Thursday during a prayer meeting. Guests would gather in his home to pray and watch Hezbollah videos. Subsequently, the prayer members also donated money to the cause (Levitt 2013).

### 7.4 Implications of resourcing activities

The successful resourcing activities of Hezbollah have serious implications for the stability of the Middle East, the security of Israel, and Hezbollah's ability to attack targets outside of Lebanon, at the whim of Iran or otherwise (Chart 7.4). The criminal nature of the resourcing activities conducted by the Canadian cells, of which there were and are likely more than those found in the open source material, should also be of grave concern to Canadian law enforcement, given the international ramifications of their success. Ongoing support for the Lebanese civil war, and its many subsequent iterations endangers civilians on both sides of the conflict, and in those locales in which Hezbollah chooses to express a political position through an explosion or shooting.

CHART 7.4





## **7.5 Implications for informing effective means of response**

The criminal nature of many of the resourcing activities conducted by Hezbollah in Canada is perhaps a boon to Canadian law enforcement and security forces who are able to combine resources in investigating these complex operations. Increased financial safeguards, particularly in the form of continually developing FINTRAC capabilities, are critical to tracking and stopping the flow of money to cells in Canada and outward to Hezbollah. Ongoing awareness in the business community of the dual-use nature of sensitive resources is also critical to ensuring that night-division devices remain the purview of nocturnal bird-watchers and not Hezbollah agents. The Wassenaar Arrangement certainly provides restrictions on commercial exports of dual use items but individual arrangements can bypass this international agreement ([Wassenarr.org](http://Wassenarr.org)). Most importantly, however, Canada must continue to improve the standards for the protection of travel documents and credit cards by making them more difficult to duplicate and even costlier to procure through illicit channels. Engagement with the Lebanese- Canadian community and with those who share sympathies toward Hezbollah could also reduce the capabilities of Hezbollah to resource in Canada and to send foreign fighters overseas. This engagement must be led by religious leaders and government officials who might offer alternative outlets for community anger or frustrations. Without these documents and the tacit support of the community, the success of the cells in Canada in converting cash to end-use goods to support Hezbollah, would have been severely limited.

## **7.6 Relative value of conducting analysis through the TRM lens**

Activities were identified in all of the TRM stages but applying the TRM lens importantly permitted the capture of conversion activities including, in particular, end-use goods and supplies for operations and exchange goods such as vehicles. The model led to some notable recommendations for counter-resourcing that are outside the strictly financial sphere of interest and that would not be covered by the ML/TF model and FINTRAC's reporting requirements.



## Conclusion

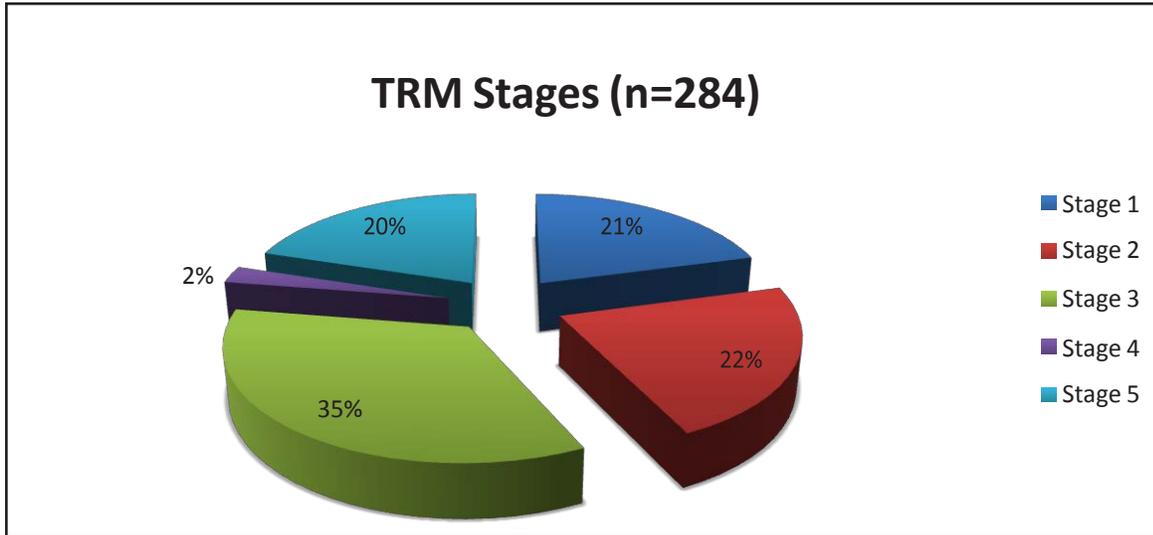
Hezbollah, founded in 1982 as a radical Shia group in Lebanon, seeks the “liberation of Jerusalem” and the destruction of Israel. Listed as a terrorist entity under the Criminal Code of Canada, Hezbollah has carried out a number of infamous terror attacks since its inception, particularly targeting Israel. Following Israel’s withdrawal from southern Lebanon in 2000, Hezbollah attacks against Israeli forces continued, concentrated on disputed regions, and escalated in 2006, with Israel’s invasion of Lebanon in response to the kidnapping of two Israeli soldiers and killing of eight others. Resourcing activities conducted by the Canadian cells, of which there were and are likely more than those found in the open source material, are an important element of Hezbollah’s global resourcing effort. This resourcing effort reflected the need to both raise money and purchase the supplies necessary to carry out, and record, attacks against Israel. Funding and instruction flowed to the terrorist cells in Canada, responsible for purchasing these supplies, and the supplies flowed back to Lebanon. Though these supplies, described by Levitt as “dual-use”, were useful to Hezbollah in a military context, they were most often ordinary civilian goods. Falsified travel documents and credit cards were critical to the procurement of these goods and their movement to Lebanon. The forgery of these documents and cards provided an important revenue stream to members of the cells in Canada, and also enabled the movement of foreign fighters.

## 8. CROSS-CASE COMPARISON

The five terrorist organizations in this project provided significantly different modus operandi, data availability and historical and contemporary insights. This section compares the organizations with each other and with the overall findings to highlight divergences and convergences. The total numbers for the tables below vary because at times actors and acquisition types were not observed, or because cases involved a number of stages (such as acquisition and pooling). No quantitative data was acquired for Al Shabaab. The project identified 284 incidents in the five TRM stages involving 222 actors and 217 cases involving the acquisition (free or donated) of funds, goods and services (Charts 8.1, 8.2 and 8.3).

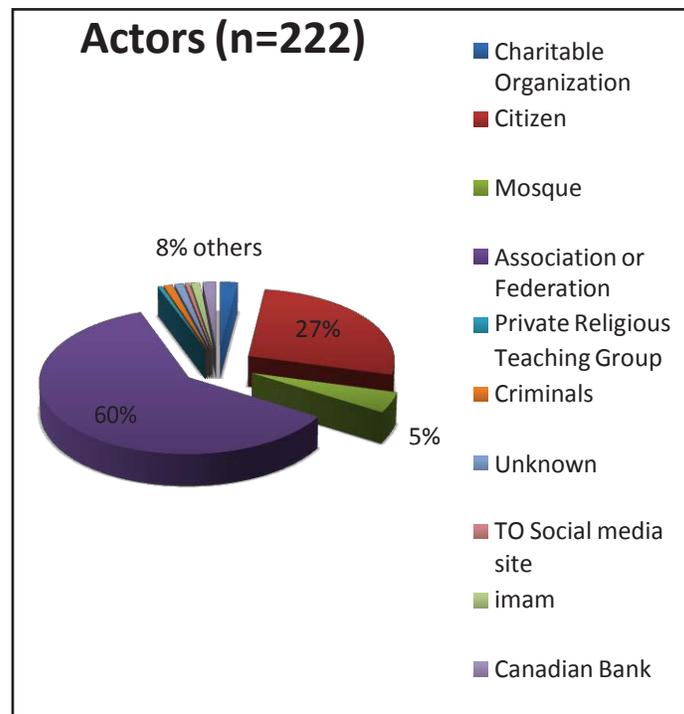


CHART 8.1 STAGES OBSERVED



Based on the available data for the four terrorist organizations, the overall picture was that cases were observed in all stages except minimally in stage 4 transmission to terrorist cells. There was a more or less even distribution of cases in stages 1, 2 and 5, but stage 3 conversion was significantly higher because of Al Qaeda inspired and Hezbollah activities.

CHART 8.2





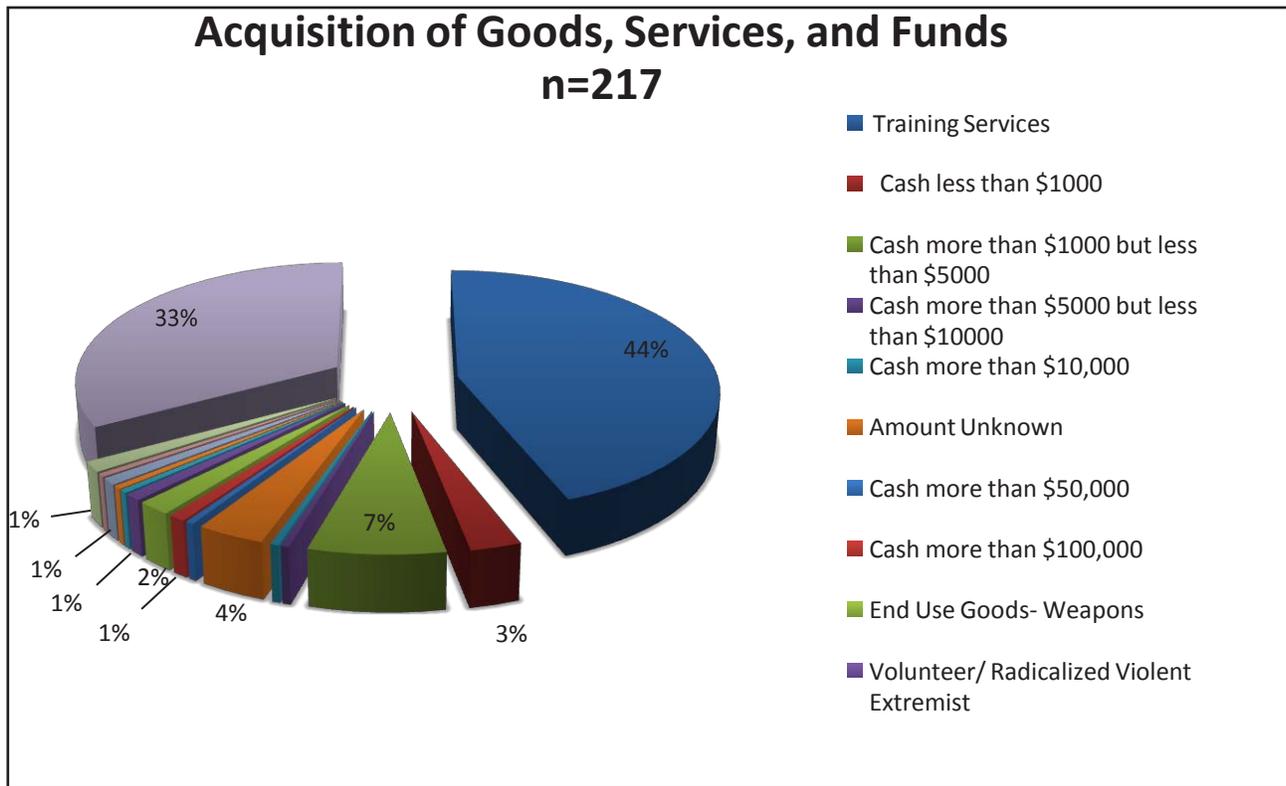
The most prominent resourcing actor for the LTTE was the association, the WTM. The LTTE's activities were primarily in the TRM stages of transmission (50%) and acquisition (22%) in the form of money and sent to Sri Lanka. The LTTE is cited as the premier example of organized funding and although now dated, fundraising and transmission techniques from their period continue to be used. The most prominent actor for Hamas was again the association.

Pooling (68%) of funds was the primary activity observed but with the layering of funding organizations to dissimulate transfers and blur the final destination of the funds. Although some of the funding may well have gone into humanitarian and social services in Gaza, it is assessed that the majority went to fund Hamas. Although Al Shabaab is not included in the quantitative data, it provided insight into in-theatre resourcing that affected Somali-Canadian individual and group donors passing remittance funds through Al Shabaab controlled territory. It also acknowledged the existence of fundraising under the guise of humanitarian assistance and the recruitment of fighters, a form of acquisition, for the war in Somalia, but it was most importantly Al Shabaab's state-like status that permitted it to tax the hundreds of millions of dollars of remittances that provided the organization with its wealth without requiring the overseas fundraising architecture of the LTTE.

Al Qaeda inspired was characterized by individual actors (90%) conducting acquisition (46%) and conversion (27%) activities mostly involving end-use goods related to terrorism in Canada. Two associations were cited as collecting and pooling funds to support Al Qaeda and the recruitment of overseas fighters, a form of acquisition, was also observed. Al Qaeda inspired was primarily about individual acts of terror in Canada and the US and the provision of overseas fighters. In general, the individual terrorists themselves acquired, or converted funds and exchange goods to acquire, the end-use goods necessary for their plans or to travel overseas. The primary actor for Hezbollah was also the individual (76%) with conversion (61%) and acquisition (17%) of end-use goods destined for Lebanon as the primary activities noted.



CHART 8.3



The findings for the acquisition stage indicate a predominance of training services (44%) and volunteer terrorist/fighter (33%) recruitment. These numbers represent the Al Qaeda inspired and Hezbollah contributions, and the fact that the LTTE activities were mostly in the pooling or aggregation stage. It indicates that the acquisition of funds was less observed than the acquisition of training services and recruitment.

## 9. CONCLUSION

### 9.1 Actors and resourcing activities

Open source research of terrorist resourcing of four of the five listed entities in Canada from 2001 to 2015 revealed that the most prevalent resourcing actors were non-profit organizations, weighted that way because of the observed LTTE and Hamas cases. Similarly, the most prevalent form of resourcing was fundraising that targeted individual cash donations of small amounts. Funds were pooled, often passed through layers of charitable organizations and transmitted



through chartered banks. The conversion of funds to assist in the planned or conducted terrorist activity was generally not visible to the research team, except for the Al Qaeda inspired and Hezbollah cases.

## **9.2 Implications of resourcing activities for violence**

The greatest threat to Canadians is from Al Qaeda inspired activities, and possibly from foreign fighters (Al Qaeda-linked Jabhat al-Nusra, Hamas, Hezbollah or Al Shabaa) who return to Canada to recruit or continue their terrorist activities. LTTE is now a historical entity that provides lessons on counter-terrorist financing but is certainly not a threat. Hamas, Hezbollah and Al Shabaab resourcing is primarily designed to fuel foreign wars and threatens Canadian overseas interests and likely the families of respective diasporas.

## **9.3 Implications for informing effective means of response**

Recommendations for a counter-resourcing strategy drawn from the case studies include:

1. Create an inter-agency task force which specifically targets the issues of intimidation and extortion within the ethnic communities in conjunction with community-driven public education campaigns to increase awareness of the laws and resources in instances of intimidation and extortion;
2. Implement a Countering-Violent Extremism (CVE) strategy that works with at-risk communities to address radicalization to extreme violence of individuals, develops indicators of radicalization and provides measures to deter and prevent those forces that create lone wolf terrorists and foreign fighters;
3. Work with community leaders in Canada to communicate the Government of Canada's position on fundraising and educate the community about how funds might be used by terrorist organizations and the necessity for due diligence by individuals and charities to know the final destination of their funding;
4. Implement socioeconomic measures to ensure the integration of diaspora communities into



- mainstream Canadian society, avoiding ghettos and the alienation of youth;
5. Encourage religious leaders and government officials to lead the engagement with diaspora communities to offer alternative outlets for community anger or frustrations;
  6. For FINTRAC reporters to continue to monitor and report suspicious transactions, and for the reporting entities to ensure that their employees are adequately trained to assess client credibility and what counts as suspicious;
  7. Consider a FINTRAC reporting requirement for domestic electronic funds transfers (EFT) for amounts of more than \$10,000;
  8. Ensure charities abide by the new Canada Not-for-Profit Corporations Act and comply to the transparency and auditing rules;
  9. Continue to monitor the behaviour of at-risk individuals and invest in community policing initiatives;
  10. Sensitize the business community about the sale of dual-use technology;
  11. Continue to improve the standards for the protection of travel documents and credit cards by making them more difficult to duplicate and even costlier to procure through illicit channels.

#### **9.4 The TRM lens Conclusion**

Conducting the research through a TRM lens versus a traditional Money Laundering/Terrorist Financing (ML/TF) lens provided both opportunities and challenges. The ML/TF lens is evolving internationally, in particular within the FATF, but the publically available ML/TF model in Canada remains primarily focused on the movement of money and the treatment of terrorist financing as a form of money laundering. Consequently, the opportunities of TRM lie in its ability to be more inclusive and provide a supply chain model of all resources required to support terrorist activities including but not limited to terrorist attacks. This broad methodological lens also created a number of challenges. Despite those challenges, the TRM did provide a useful



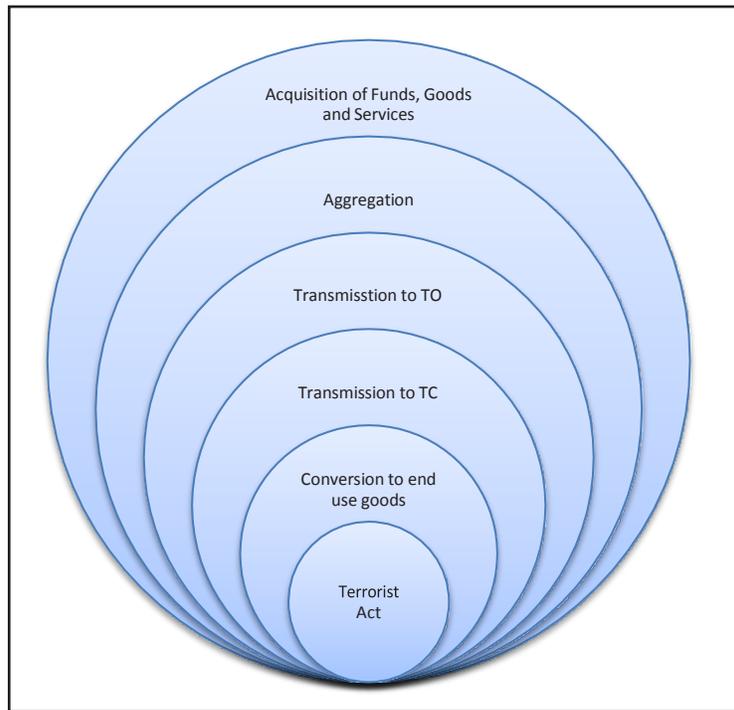
guide to orient the study and certainly shed light on issues and provided counter-terrorist resourcing recommendations that would not have been covered using a ML/TF approach.

Assessment of the TRM was based on its representational accuracy and adaptability, its contribution as a tool for analysis, and its utility for counter-terrorist program development and evaluation especially as compared to the ML/TF model. In terms of representational accuracy and adaptability, TRM provides a flexible supply chain model but whose elements, or stages, were only partially visible in this open source search. The model rightly claims to be iterative and non-linear but it is graphically presented in a linear construct and, in the Air India Commission Inquiry, includes arrows to denote process. A challenge for the project was the difficulty of trying to place cases into their appropriate stage given the non-linearity of the stages. Specific issues included: conversion can occur at any time so it is not Stage 5 but a cross-cutting activity; the line between acquisition and conversion is unclear, especially in cases whereby individuals procure their own end-use goods (meaning there is no acquisition, only conversion); and an open source search does not provide visibility into many of the stages leaving gaps in the supply chain that leaves a disjointed picture of events and prevents pursuing the resourcing chain to its end. TRM is in practice amorphous.

A more appropriate representation of the model is as a nested-cell relationship with a grouping of events that either feed back onto themselves or lead to acts of terrorism (Figure 9.1). In this way, for example, funds, goods or services transmitted to a terrorist cell could be used for activities that facilitate the further acquisition of more funds, goods and services. It also more accurately reflects a system's view of resourcing and the fact that stages are not required in any particular order.



FIGURE 9.1 A NON-LINEAR REPRESENTATION OF TRM



As an analytic tool, TRM was broad enough as a model to cover the different organizational structures, aims and resourcing requirements and means of the organizations studied, although various elements of the model were not visible, which can in part be attributed to the limitation of the scope of data collection to open source events within Canada. TRM shifts the focus away from only financing, an element of the model, and permits a broader interpretation of how terrorist organizations, cells and individuals resource themselves for acts of terrorism. TRM “zooms out” and widens the scope of what and how terrorist groups acquire, transmit and convert resources for activities related to terrorism and support for their organizations.

TRM does not portray itself as a tool for counter-terrorism programme development and evaluation, but its application does permit tangible recommendations for a counter-resourcing strategy. The current, publically available Canadian ML/TF model of placement, layering and integration establishes the actors involved in the movement of funds and creates nodes at which counter-terrorist financing activities can occur. Data collection from a TRM perspective underscored the fact that pooling and transmission amounts can be less than the \$10,000 FINTRAC



threshold and are most often legitimately acquired. The study highlighted the nature of funding transmissions from legitimate organizations to associations and foundations that, knowingly or not, transferred funds to terrorist organizations. A feedback loop was noted between terrorist or operational cell transmission and acquisition. The TRM perspective made the research team consider human services such as those related to recruitment, radicalization to extreme violence, intelligence gathering, campaigning and the dissemination of propaganda.

A TRM counter-terrorist resourcing strategy would focus on interrelated measures designed to obstruct, disrupt or deter the various events, such as: surveillance and control measures related to acquisition, aggregation and transmission of funds and high value goods, as FINTRAC is currently mandated to monitor; surveillance and community/policing initiatives such as Countering Violent Extremism (CVE) directed at countering the acquisition of human services; and surveillance and control measures related to end use goods such as explosives or their components and weapons. The application of the TRM implies a more inclusive strategy that looks beyond the movement of money.

## **Conclusion**

The aim of this project was to advance the state of knowledge about resourcing activities in or with connections to Canada that support terrorist threats to Canada and/or to other countries, and ultimately about effective means to address the resourcing process, from prevention and intervention through to prosecution. The open-source research of the actors and activities in Canada of five terrorist organizations revealed what was predicted at the outset, namely that open source data is sparse and that the ML/TF measures being taken at this time to defeat terrorist financial asset movement are targeting the appropriate actors and activities, with the exception of monetary amounts. The collection and analysis was conducted through the Terrorist Resourcing Model (TRM) lens. The findings did not in themselves result in the revelation of new information or knowledge that would suggest significant revisions to current financial procedures but it did indicate that widening the focus from funding alone would permit a more inclusive and holistic view of resourcing and possibly and more comprehensive counter-terrorist resourcing policy.



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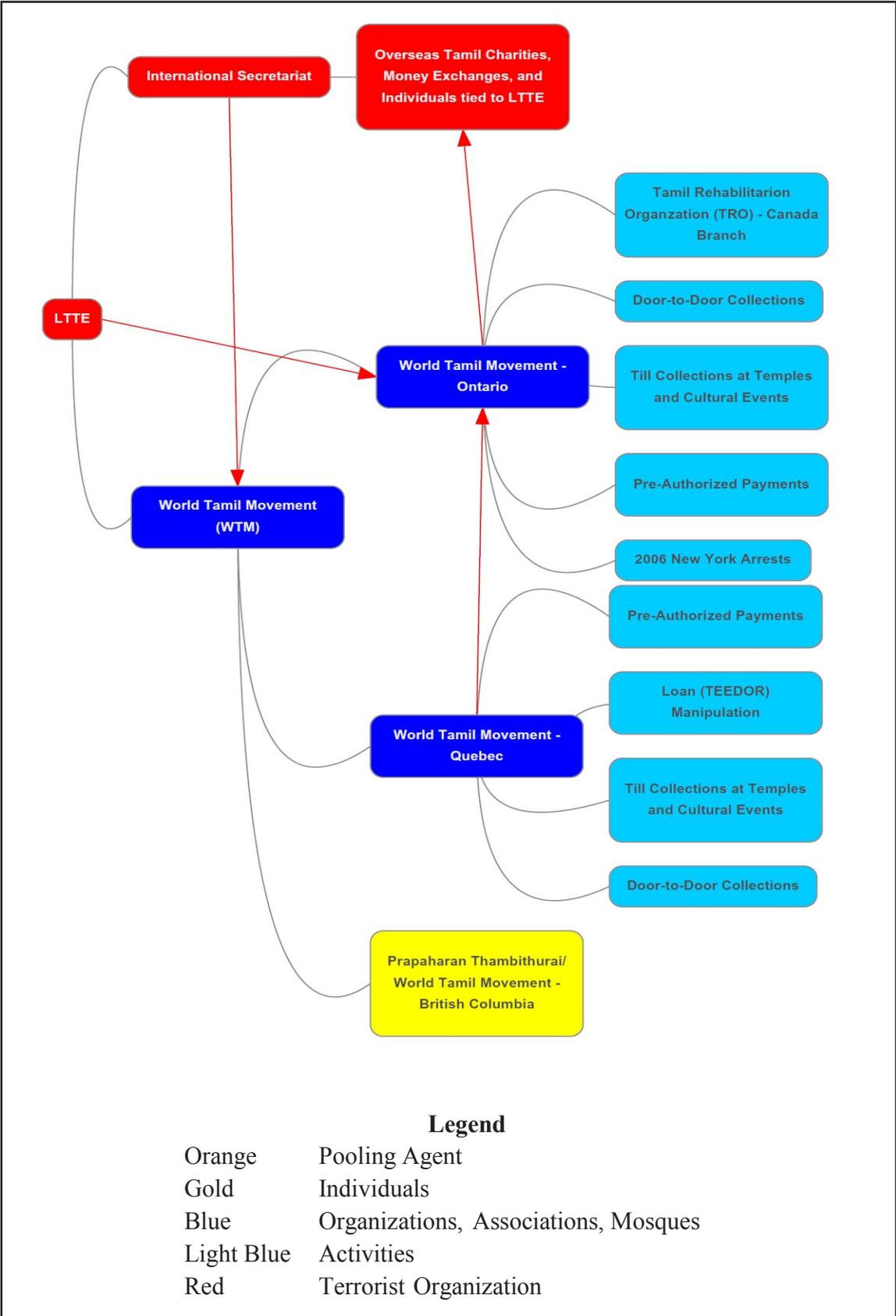


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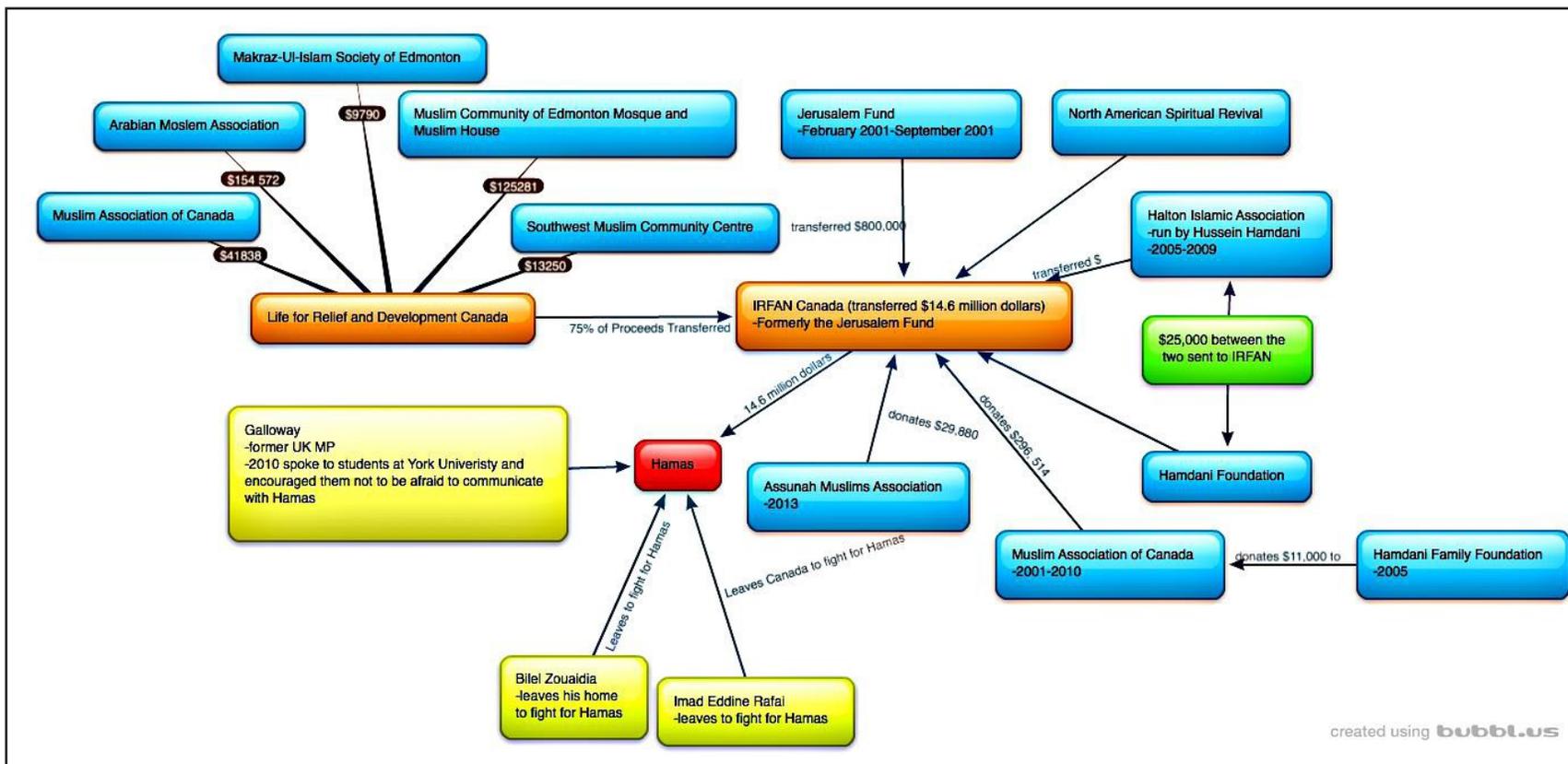
**APPENDIX 1 LTTE ACTOR-TRANSMISSION NETWORK**





## APPENDIX 2 HAMAS ACTOR-TRANSMISSION NETWORK

Overall view:



created using [bubbl.us](http://bubbl.us)



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