

**Testimony of**

**Steven Emerson**  
**with Jonathan Levin**

**Before the**

**United States Senate Committee on Governmental Affairs**

**“Terrorism Financing: Origination, Organization, and**  
**Prevention:**  
**Saudi Arabia, Terrorist Financing and the War on**  
**Terror”**

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## **Introduction**

Terrorism depends upon the presence of three primary ingredients: Indoctrination, recruitment and financing. Take away any one of those three ingredients and the chances for success are geometrically reduced.

In the nearly two years since the horrific attacks of 9/11, the war on terrorism has been assiduously fought by the US military, intelligence and law enforcement. Besides destroying the base that Al Qaeda used in Afghanistan, the United States has conducted a comprehensive campaign in the United States to arrest, prosecute, deport or jail those suspected of being connected to terrorist cells. The successful prosecution of terrorist cells in Detroit and Buffalo and the announcement of indictments against suspected terrorist cells in Portland, Seattle, northern Virginia, Chicago, Tampa, Brooklyn, and elsewhere have demonstrated the resolve of those on the front line in the battle against terrorism. Dozens of groups, financial conduits and financiers have seen their assets frozen or have been classified as terrorist by the US Government.

One of the most sensitive areas of investigation remains the role played by financial entities and non-governmental organizations (ngo's) connected to or operating under the aegis of the Kingdom of Saudi Arabia.

Since the July 24 release of the "Report of the Joint Inquiry into the Terrorist Attacks of September 11, 2001," the question of what role Saudi Arabia has played in supporting terrorism, particularly Al Qaeda and the 9/11 attacks, has come under increasing scrutiny. The redaction of a 28 page classified section dealing with Saudi Arabia has raised even more questions about the exact role and oversight exercised by Saudi officials over non-profit groups and even members of the Royal Family in supporting terrorism.

To be sure, there are those in the Saudi government who are genuinely committed to stopping support for terrorism. At the same time, it must be recognized that the level of institutionalized support for terrorist movements has been so pervasive and sustained during the past 20 years that the centers of terrorist gravity within Saudi Arabia have assumed an independence of their own. Even for those officials who sincerely desire to break the terrorist connections, their power and influence over other members of the regime is limited. In the end, decisions by Saudi Arabia are made either by consensus, meaning there has to be agreement at the lowest common denominator, or are made as fiats by officials who control specified ministries.

While key Saudi governmental officials have publicly denounced terrorism and pledged to support the United States in the battle against worldwide Islamic militancy, the pattern of support to terrorism generated by financial and "humanitarian" conduits operating with the permission or support of the Saudi regime raise serious questions as to whether Saudi Arabia is prepared to or capable of genuinely cracking down.

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Using an elaborate network of mosques, schools, “charitable” and “humanitarian” organization, and even official diplomatic facilities, Saudi Arabia has for years fostered the growth and spread of a militant doctrinal interpretation of Islam. The ideology of Wahhabism has been exported not only throughout the Middle East but throughout the world resulting in the indoctrination of anti-American, anti-Christian, anti-Semitic and anti-western hatred among new generations of militant Islamic youth. Moderate and secular Muslims are also targeted. Indeed, in looking at the numbers of terrorist victims worldwide at the hands of Islamic extremists during the past decade, the largest number of victims have been fellow Muslims killed or wounded by militant Islamic groups.

It is imperative to point out at the outset that the terrorism of Osama bin Laden and the extremism of Wahhabism do not equal Islam. The vast majority of Muslims are not tethered to terrorism or extremism but rather seek a peaceful co-existence like members of other religious denominations. Rather it is only a small Islamic extremist minority that seeks to impose its views on the rest of the Muslim world. But because of the vast financial resources generated by years of petrodollar sales by Saudi Arabia, extremists have been able to disproportionately exercise influence in Muslim communities.

Coupled with its virtually unlimited financial resources, the Wahhabi *dawah* invariably leads to acts of terror against non-Muslims and moderate Muslims alike.

In an effort at damage control, the Saudi Arabian Embassy in Washington, DC issued a statement just hours after the Joint Committee Report’s publication. The press release was a speech by Saudi Ambassador Prince Bandar Bin Sultan praising Saudi efforts in the War on Terrorism:<sup>1</sup>

Since September 11, Saudi Arabia has questioned over 1,000 individuals, arrested more than 500 suspects and succeeded in extraditing *Al-Qaeda* members from other countries to face justice. The Kingdom has audited its charities and enacted strict financial control measures to ensure that evildoers cannot take advantage of the generosity of our citizens. Bank accounts of suspected individuals have been frozen and some of the most stringent banking regulations implemented. Saudi Arabia today has one of the toughest counter-terrorism laws and regulations in the world.

Cooperation between our two countries in fighting terrorism is excellent in all areas and has never been greater.<sup>2</sup>

Directly citing the Joint Inquiry report, Prince Bandar wrote:

In a 900-page report, 28 blanked-out pages are being used by some to malign our country and our people. Rumors, innuendos and untruths have become, when it comes to the Kingdom, the order of the day.

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<sup>1</sup> Press Release From Embassy of Saudi Arabia, “Saudi Ambassador Responds to Reports of Saudi Involvement in 9-11,” July 24, 2003. [http://saudiembassy.net/press\\_release/releases/03-PR-0724-Bandar.htm](http://saudiembassy.net/press_release/releases/03-PR-0724-Bandar.htm)

<sup>2</sup> Press Release From Embassy of Saudi Arabia, “Saudi Ambassador Responds to Reports of Saudi Involvement in 9-11,” July 24, 2003. [http://saudiembassy.net/press\\_release/releases/03-PR-0724-Bandar.htm](http://saudiembassy.net/press_release/releases/03-PR-0724-Bandar.htm)

...

It is my belief that the reason a classified section that allegedly deals with foreign governments is absent from the report is most likely because the information contained in it could not be substantiated. Saudi Arabia has nothing to hide. We can deal with questions in public, but we cannot respond to blank pages.<sup>3</sup>

Therein lies the problem: The refusal by Saudi officials to admit that they have a problem.

For years, components of Saudi charities have been used to funnel money or divert resources to terrorist organizations. However, the Saudi Government has refused to reign in these groups or acknowledge the flow of funds to terrorist movements.

In a June 2003 news conference at the Saudi Embassy in Washington, DC, Adel al-Jubeir, Foreign Affairs Advisor to Crown Prince Abdullah, said the Saudi Government “implemented new rules and regulations...which lay out what Saudi Arabia has done. It is now not legal for a Saudi charity to have offices outside Saudi Arabia.”<sup>4</sup> Asked later whether Saudi charities had complied with these new regulations, al-Jubeir said, “I hope so.” Al-Jubeir also stated, **‘if the United Nations is headquartered in New York, is America responsible for everything the U.N. does? Of course not.’**

The indifference to the role of Saudi-supported, headquartered, or sanctioned charities in monies flowing to terrorist groups is embodied by Saudi representatives like al-Jubeir, who refuse to categorically and unequivocally condemn terrorism. Asked whether the Saudi government views Hamas as a terrorist organization, al-Jubeir replied, “Anytime you take the life of innocent people, that’s unacceptable; that’s terrorism. Anytime you try to fight for your independence, that’s a liberation movement.”<sup>5</sup>

When asked, **“Why not say, ‘we condemn Hamas for this act of terrorism?’”** al-Jubeir responded:

Well, again, we have condemned terrorism in all its forms, regardless of where it takes place.

**I think that the prime minister of Israel has to think very seriously about his policies.**<sup>6</sup>

When asked whether the Saudi government funded Hamas, al-Jubeir replied, **“A lot of the institutions may be run or managed by the political wing of Hamas. That may be the case; I’m not an expert on this. But we do not fund terrorism.”**<sup>7</sup>

In one major respect, I agree with the statement made by Saudi officials that the 28 page section, to the extent it does not jeopardize sensitive intelligence sources and methods, should be made public.

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<sup>3</sup> Press Release From Embassy of Saudi Arabia, “Saudi Ambassador Responds to Reports of Saudi Involvement in 9-11,” July 24, 2003. [http://saudiembassy.net/press\\_release/releases/03-PR-0724-Bandar.htm](http://saudiembassy.net/press_release/releases/03-PR-0724-Bandar.htm)

<sup>4</sup> News Conference, Saudi Embassy, June 12, 2003.

<sup>5</sup> News Conference, Saudi Embassy, June 12, 2003.

<sup>6</sup> News Conference, Saudi Embassy, June 12, 2003.

<sup>7</sup> News Conference, Saudi Embassy, June 12, 2003.

But we should also realize that a major body of evidence, documentation, and information exists showing the role of Saudi connected groups in facilitating extremism and terrorism. Some of this information is in the public domain; other information will be revealed for the first time in this hearing. Often, the connections are not neatly compartmentalized, largely because of the intricate and complex ways in which terrorist funding has been laundered to terrorist groups. Still, other times, the evidence shows that non-governmental organizations carry out, to a large degree, activities that are totally legitimate and legal; indeed it is the very external legitimacy of these groups that provide the perfect cover to siphon off, divert or launder financial support or provide cover to terrorist cells. It should also be stated that some of the components of Saudi groups may be operating independently of their central apparatus.

“Follow the money” was the famous advice of protagonist Deep Throat in the Watergate Scandal nearly 3 decades ago. In this testimony, I have set out to follow the money trail of terrorist financing.

Either by omission or commission Saudi Arabia has failed to reign in the network of charities and religious organizations that have fueled some of the most violent terrorist organizations in the world, including *Al-Qaeda* and Hamas. The paper trail of Saudi money, funneled through a network of charities and religious organizations, leads to some of the most violent terrorist groups in the world, including Al-Qaeda and Hamas. For reasons of political expediency, undue diplomatic sensitivities and a desire to protect the Saudi-American relationship, there has been an unwillingness on the part of the US Government to fully tackle the problem of Saudi support for terrorism in the past. It is hoped that by shining a light on to this problem that has been swept under the proverbial rug for too long, there will be a new willingness on the part of the US Government to fully utilize all of its levers in investigating, prosecuting, and bringing to justice those who have enabled terrorists to carry out their murderous deeds. At the same time, by bringing into sharp focus the role of state supported institutions in facilitating terrorism, perhaps those Saudi forces that are genuinely opposed to terrorism will be empowered to act once and for all.

### **Saudi Textbooks**

A reviewed selection of textbooks used in Saudi schools actively engender fundamental distrust of and opposition to non-Muslims and the West.

- PBS’s Frontline program ran a report in which it analyzed two Ministry of Education textbooks used in Saudi middle-schools. According to Frontline the books, published in 2000, “are part of the official curriculum for Saudi students and are a fundamental part of their education. Approximately 35% of school studies is devoted to compulsory Saudi religious education.”<sup>8</sup>
  - An extract from one of the books was titled, “The Victory of Muslims Over Jews.” *Hadith* narrated by Abi Hurira: “The last hour won't come before the

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<sup>8</sup> <http://www.pbs.org/wgbh/pages/frontline/shows/saudi/etc/textbooks.html>, accessed July 29, 2003.

Muslims would fight the Jews and the Muslims will kill them so Jews would hide behind rocks and trees. Then the rocks and tree would call: oh Muslim, oh servant of God! **There is a Jew behind me, come and kill him...**<sup>9</sup>

Teachings of the *Hadith*

1) **It's fate decided by Allah that the Muslims and Jews will fight till the end of the world.**

2) The *Hadith* predicts for the Muslims God's victory over the Jews.

3) The victory for the Muslims because they are right, and whoever is right is always victorious, even though most people are against him.

4) God grants victory to the Muslims if they have a true will, if they unite, hold on to God's *sharia*, if they go by God's ruling, if they are patient.

...

7) **Jews and Christians are the enemies of believers. They will never approve of the Muslims—beware of them.**<sup>10</sup>

The Saudi government distributes textbooks to schools in the United States. Many of these books are virulently anti-Semitic, glorify violence, and provide religiously-based justification for *Jihad*. The reviewed textbooks, except as noted, are headed “Kingdom of Saudi Arabia / Ministry of Education / The Ministry of Education has Determined the Content of / This Book and Printed it at its own Expense.” All books are marked, “Distributed Free. Not For Sale.”

Selected excerpts from these books include:

- 4<sup>th</sup> Grade, Principles of the Arabic Language (Book 2) – “Under the Shihada [martyr] is the sword which indicates *Jihad* in the way of Allah, for Truth.”<sup>11</sup>
- 5<sup>th</sup> Grade, Principles of the Arabic Language contains a grammatical exercise saying “**God loves the *Mujahideen*.**”<sup>12</sup>
- 6<sup>th</sup> Grade, Principles of the Arabic Language, Book 1 – After a reading on the Battle of Badr, a number of fill-in-the-blank questions were asked, including, “The *Mujahideen* \_\_\_ in the way of Allah.”<sup>13</sup>
- 7<sup>th</sup> Grade, Principles of the Arabic Language, (Book 9) – The grammatical examples and exercises include the following:<sup>14</sup>
  - “The Palestinian *Mujahideen* are steadfast in the face of the enemy.”

<sup>9</sup> <http://www.pbs.org/wgbh/pages/frontline/shows/saudi/etc/textbooks.html>, accessed July 29, 2003.

<sup>10</sup> <http://www.pbs.org/wgbh/pages/frontline/shows/saudi/etc/textbooks.html>, accessed July 29, 2003.

<sup>11</sup> 4<sup>th</sup> Grade, Principles of the Arabic Language (Book 2), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1991.

<sup>12</sup> 5<sup>th</sup> Grade, Principles of the Arabic Language, Kingdom of Saudi Arabia, Ministry of Education, 1997.

<sup>13</sup> 6<sup>th</sup> Grade, Principles of the Arabic Language, Book 1, Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1993.

<sup>14</sup> 7<sup>th</sup> Grade, Principles of the Arabic Language, (Book 9), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1993.

- “[The poet] Iliya Abu Madi said:
  - Say to the Jews and their adherents
  - Flashes of desires have deceived you
  - Palestine is not common land
  - Given to who wants to dwell there
  - Do not consider it a homeland for you
  - It has never been a homeland for you.”<sup>15</sup>
- 7<sup>th</sup> Grade, Tawhid Class (Book 5) – Tawhid means, “Proclaiming the unity of Allah.” The Saudis use this word to describe the teachings of the predominant Wahhabi sect. The subtitle of the textbook is “of the Sheikh of Islam Muhammad Abd al-Wahhab (May God have mercy of him).” Abd al-Wahhab is the founder of Wahhabism.
  - **The book asks, “What is learned from the *Hadith*?” and teaches, “The curse of Allah be upon the Jews and the Christians.”<sup>16</sup>**
- 8<sup>th</sup> Grade Principles of the Arabic Language (Book 6) – One grammatical exercise on conjugating a class of verbs runs as follows:
  - “I said to my sister:
    - We have triumphed over our unjust enemy.
    - The mothers shouted with joy at the safe return of their soldier sons.
    - Our two armies wiped out the enemy and won a great victory.
    - The Muslims achieved a great victory.
    - The female *Mujahideen* won by the grace of God.”
  - “The two commanders said to the troops:
    - You are fighting for our dignity, and making your nation last forever.
    - You, oh sister, are always leading your sons to victory.
    - Oh, female *Mujahideen*, you have obtained from us the best praise.
    - Oh, commanders, you two are always in our thoughts.
    - Oh, soldiers, return to your sons safe and sound.
    - Oh, sister, say, ‘Praise be to Allah for this clear-cut victory.’”<sup>17</sup>
- 8<sup>th</sup> Grade Principles of the Arabic Language (Book 6) - One grammatical example is **“No one will be absent from *Jihad* except for the sick.”**<sup>18</sup>

<sup>15</sup> 7<sup>th</sup> Grade, Principles of the Arabic Language, (Book 9), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1993.

<sup>16</sup> 7<sup>th</sup> Grade, Tawhid Class (Book 5), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1996.

<sup>17</sup> 8<sup>th</sup> Grade Principles of the Arabic Language (Book 6), Kingdom of Saudi Arabia, Ministry of Education, Riyadh, No date.

- 9<sup>th</sup> Grade, *Hadith Syllabus (Book 11)* is published by the Saudi Government's General Presidency for Girls Education.<sup>19</sup>
  - **“Jihad in the way of Allah is the apex of Islam in terms of exertion and sacrifice of your life.”**
  - “What is learned from the *Hadith: Jihad is the best of pious actions after faith in Allah.*”
  - **“Why is Jihad one of the best of pious actions?”**
- 11<sup>th</sup> Grade, Religious Commentary:<sup>20</sup>

Since **friendship with infidels is forbidden in the religion of Allah**, no one will do this unless he has a sickness in his heart. There are hypocrites who profess Islam, but their hearts are sick and empty of faith. They are afraid of the infidel and fear them. They take their side, and appoint them over the Muslims to confirm their victory over the Muslims.

Since the hypocrites love the infidels and take them as friends, **the believer must do the opposite and love his believing brother, make friends with him, and show him affection and love. He must show the infidels rudeness and violence, and wage Jihad in the way of Allah** without fear of the Infidels and hypocrites, or terror of their arms and numbers.
- 11<sup>th</sup> Grade, Religious Commentary (Book 12):<sup>21</sup>

O you who believe! **Take not the Jews and the Christians as *Auliya'* (friends, protectors, helpers, etc.), they are but *Auliya'* to one another. And if any amongst you takes them as *Auliya'*, then surely he is one of them.** Verily, Allah guides not those people who are the *Zalimun* (polytheists and wrongdoers and unjust).

  - Later under, “Explanation of Phrases,” the book explains that:
    - **“Take not the Jews and the Christians as *Auliya'* [means] That is, **no one of you should take one of the Jews and Christians as a *wali* who he loves, associates closely with, appoints, supports and fraternizes with.**”**
    - **“And if any amongst you takes them as *Auliya'*, then surely he is one of them: Because **full friendship entails going over to their religion, and friendship with a few leads to many. Then slowly by degrees, he is their slave/worshipper.**”**
- 11<sup>th</sup> Grade, Reading Comprehension (Book 14) - In a chapter dealing with the victory of the Arabs over the Persian Empire:<sup>22</sup>

<sup>18</sup> 8<sup>th</sup> Grade Principles of the Arabic Language (Book 6), Kingdom of Saudi Arabia, Ministry of Education, 1996.

<sup>19</sup> 9<sup>th</sup> Grade, *Hadith Syllabus (Book 11)*, Kingdom of Saudi Arabia, Ministry of Education, 1995.

<sup>20</sup> 11<sup>th</sup> Grade Religious Commentary, Kingdom of Saudi Arabia, Ministry of Education, Riyadh, 1995.

<sup>21</sup> 11<sup>th</sup> Grade Religious Commentary (Book 12), Kingdom of Saudi Arabia, Ministry of Education, 1997.

<sup>22</sup> 11<sup>th</sup> Grade Reading Comprehension (Book 14), Kingdom of Saudi Arabia, Ministry of Education, 1995.

- “Do not forget that Allah was with them against their polytheist enemies, and that **he who died on *Jihad* in the way of Allah achieved martyrdom. How great a reward is Paradise!**”
- “If we are in fact Muslims, **readiness and preparation for *Jihad* in the way of Allah is a duty for the nation and its citizens.**”
- “[Below a photograph of a hand grenade] **The Kingdom participates with the Arabic and Islamic Institute for War Factories, in both heavy and light weapons, out of an awareness of its responsibility to share in preparing the forces of Muslims and Arabs to defend our holy places and Arab and Islamic lands, and awareness of its belief in the holy *Jihad* for the sake of exalting the word of the One God and the victory of the Religion.**”
- 11<sup>th</sup> Grade, Reading Comprehension (Book 16)<sup>23</sup>
  - From the introduction – “For example, **the Summons to Islam in its initial stages was confronted by this when factions of the Jews strove to oppose it and deceive it by various treacherous and perfidious methods, violating their agreement with the Messenger of Allah. Allah responded to their deception by slaughtering them, cleansing the land of their evil and filth. The word of Truth was exalted, victories followed one after another and booty came continuously to the Muslims.**”
  - Later – “This is **Zionist colonialism whose danger is unequalled in the pages of ancient and modern colonialism**, because it blocks – on every side – the progress of fifty million who two million exploit. The exploitation does not cease in the long or short run; it increases and grows larger with time. **Open and hidden forces collaborate with it**, including those who call this blatant distortion a balance in preparations and material between the Arab world and **the Zionist gang.**”
- 11<sup>th</sup> Grade, *Hadith* and Islamic Culture (Book 13) - The book discusses a *Hadith* attributed to Muhammad on the day Mecca fell to Muslim forces, “No [more] *hijra* but *Jihad* and good intention.”<sup>24</sup>
  - Under “Precepts:”

***Jihad* will last until Judgment Day.**

He who is not waging *Jihad*, must resolve on *Jihad* in his heart.
  - And later, “***Jihad* is not a temporary duty for a certain time. On the contrary, it is a perpetual duty as long as man is on this earth, and as long as man wavers between faith in Allah and disbelief in Him, between the True Path and the False Path, and between truth and falsehood.**”

<sup>23</sup> 11<sup>th</sup> Grade, Reading Comprehension (Book 16), Published by the Saudi government’s General Presidency for Girls Education, Riyadh, 1995.

<sup>24</sup> 11<sup>th</sup> Grade *Hadith* and Islamic Culture (Book 13), Kingdom of Saudi Arabia, Ministry of Education, 1995.

- 11<sup>th</sup> Grade, Literature and Texts (Book 15)<sup>25</sup>
  - The second part: **“Showing the truth about the Jews and the Jewish conspiracy, and the alliance of these people with the English, because in [the Jews’] hands is the power of money, because they pretended weakness, that they are an oppressed people who desire to return to – what they allege is – their land.”**

## Saudi Clergy

Several members of the Saudi clergy propagate religious radicalism. Interviewed in November 2002, the Saudi Minister of Interior Prince Nayef bin Abdel-Aziz charged:

We put big question marks and ask who committed the events of September 11 and who benefited from them...**I think they [the Zionists] are behind these events**...I cannot still believe that 19 youths, including 15 Saudis, carried out the September 11 attacks with the support of bin Laden and his Al-Qa`ida organization. It’s impossible. I will not believe that these people have the power to do so horrendous an attack.<sup>26</sup>

Speaking on *Al-Jazeera* in January 2002, Abdallah Bin Matruk Al-Haddal, a Saudi preacher from the Ministry of Islamic Affairs, characterized Osama Bin Laden as a victimized hero:

...bin Laden waged an Islamic Jihad; he defended the oppressed people in Afghanistan. He expelled the Soviet Union [from Afghanistan] ...**Men like bin Laden will not allow the Islamic world to bow down under the infidel enemies’ tyranny, under the tyranny of the U.S...**There is no doubt that Usama bin Laden waged Jihad against the infidels, against the aggressor and the oppressor. America does not want Islamic principles [to exist] on the face of this planet...**The nation who gave rise to Osama bin Laden is a strong and great nation. It is the nation of the future...I don’t believe that the attack on America [on September 11th] was perpetrated by bin Laden or the Muslims...It is a continuation of the Jewish deception and the Jewish-Zionist wickedness which infiltrates the U.S.**<sup>27</sup>

Shaykh Abdulaziz Bin Baz is the late Grand Mufti of the Kingdom of Saudi Arabia. As Grand Mufti, Bin Baz served as the official religious voice for the Saudi Kingdom. Though Bin Baz has been attacked by some Salafi Muslim radicals as a *munafiq* (traitor) for his cooperation with the Saudis, while alive, Bin Baz was himself often a militant proponent of confrontation with the West.

In his book, The Ideological Attack, Bin Baz affirmed:

Yes, the Muslims in general...are all subject to a great ideological attack from the various nations of kufr [infidels] from both the east and

<sup>25</sup> 11<sup>th</sup> Grade Literature and Texts (Book 15), Published by the Saudi government’s General Presidency for Girls Education, Jiddah 1995.

<sup>26</sup> <http://www.ain-alyaqeen.com/issues/20021129/feat6en.htm>

<sup>27</sup> *Al-Jazeera* (Qatar), “The Opposite Direction,” January 22, 2002.

the west. The severest and most serious of these attacks are: the attack of the christian crusaders; the Zionist attack; [and] the communist and atheistic attack.<sup>28</sup>

Bin Baz continued:

[T]he attack of the Christian crusaders is today at its most intense...The Muslim whose mind has not been corrupted cannot bear to see the infidels wielding authority...[t]herefore such a Muslim strives his utmost to expel and distance them—even if he has to sacrifice his own life, or his most cherished possession for this cause.<sup>29</sup>

The cleric also had harsh words for the parallel alleged “Zionist plot” against Islam:

The Jews scheme and crave after possessing the Muslim lands, as well as the lands of others. They have fulfilled some of their plans and continue striving hard to implement the rest of them.<sup>30</sup>

### **The Saudi Red Crescent**

The Saudi government has allocated millions of dollars to the Red Crescent, an organization engaged in charitable works around the world. However, a review of SRC activities reveals their active role in supporting the *mujahideen* in Afghanistan in during the confrontation against the Soviets in the 1980s. Recent activities of the SRC suggest a lack of government oversight for an organization charged with providing humanitarian relief.

The Annual budget statement from the Saudi Ministry of Finance details the revenues and expenditures of public corporations whose budgets are annexed to the Saudi national budget. As listed in Royal Decree Number Three, the revenues and expenditures of the Saudi Red Crescent Society totaled SR206,840,000 [\$55.1 million by today’s conversion rate];<sup>31</sup> for the year 2000 the total was SR238,346,000 [US \$63,558,933.33];<sup>32</sup> for the year 2002 the total was SR249,055,000 (US \$66,414,666.67).<sup>33</sup>

#### Historical

In a 1989 interview, Sheikh Abdullah Azzam, co-founder of *Al-Qaeda* and spiritual mentor to Osama bin Laden, said the Saudi Red Crescent sent money to the *Mujahideen*. Azzam also identified Wael Jalaidan as the head of the Saudi Red crescent during the Afghan *Jihad*. When asked, “Who donates to the *Mujahedeen*?” Azzam replied:

...The **Saudi Red Crescent** and the Saudi Relief Agency headed by Salman Abdel ‘Aziz, has a budget of 100 million riyal per year. These

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<sup>28</sup> Bin Baaz, Shaykh Abdul-Azeez, The Ideological Attack, Message of Islam Publications; Hounslow, UK, 1999.

<sup>29</sup> Bin Baaz, Shaykh Abdul-Azeez, The Ideological Attack, Message of Islam Publications; Hounslow, UK, 1999.

<sup>30</sup> Bin Baaz, Shaykh Abdul-Azeez, The Ideological Attack, Message of Islam Publications; Hounslow, UK, 1999.

<sup>31</sup> Ministry of Finance, “Budget Statement from Ministry Of Finance,” December 29, 1998.

<sup>32</sup> Ministry of Finance and National Economy, “Budget for Fiscal Year 2000,” December 20, 1999.

<sup>33</sup> Ministry of Finance and National Economy, “Budget for Fiscal Year 2002,” December 8, 2001.

two Saudi organizations are under one headed [by] **Wa'il Jlaydan, who happens to be head of the Red Crescent** as well. He was a representative of the University of King Abdel Aziz in Saudi Arabia in the United States, and left it to become the head of the Red Crescent.<sup>34</sup>

Additionally, Jalaidan was head of the Peshawar, Pakistan branch of the Muslim World League (MWL).<sup>35</sup>

In a 1999 interview with *Al-Jazeera* television, Osama bin Laden discussed the assassination of Abdallah Azzam ten years earlier and the founding of *Al-Qaeda*. Bin Laden recalled, **"We were all in one boat, as is known to you, including our brother, Wa'il Julaidan."**<sup>36</sup>

**Jalaidan also headed the Rabita Trust, an organization whose assets were frozen October 12, 2001 by the United States government.<sup>37</sup> Jalaidan's personal assets were frozen September 6, 2002.<sup>38</sup>**

The Arab Volunteers in Afghanistan, a documentary of the Arab-Afghans, repeatedly refers to the active role that the SRC played in the Afghan *Jihad*. Quoting founder Mohammed Loay Bayazid,<sup>39</sup> the author writes:

I came from Peshawar with Walid Jalidan [Wa'il Julaidan] and Abi l-Bara'. We were on our way to Sadda. Since, however, the place was new and we were not familiar with it we ended up in **Parachinar, where the ambulances of the Saudi Red Crescent were stationed. They had been sent there by Walid Jalidan and waited at the Jihad Hospital that belonged to the Da`wa Committee.** Walid Jalidan continued with them and three cars to Al-Fath whereas I returned with Abi l-Bara' to Sadda.

He continued later,

...the area where you are going to work is notorious for the anti-Mujahidin stance of its people who will report things to the enemy. **You are not coming with an ordinary bike. These machines resemble more tanks.** The moment you appear with them they will be destroyed by planes.

I said, well, if that happens we shall ask God's pardon, and if not, we shall do our work.

**We got them into the country in the name of the Mujahidin via the Saudi Red Crescent. May God reward the Ambassador, Abu**

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<sup>34</sup> GIV Interview with Abdullah Azzam. March, 10, 1999.

<sup>35</sup> *Rose Al-Yusif*, "Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia," May 17, 1993. See also: Muhammad, Basil. *Al-Ansaru l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 26.

<sup>36</sup> Office of Public Affairs, United States Treasury Department, "Treasury Department Statement on the Designation of Wa'el Hamza Julidan," September 6, 2002.

<sup>37</sup> Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

<sup>38</sup> Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

<sup>39</sup> "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. Page 21.

**Muhammad (Taufiq `Alamdard).** He helped very much in getting them in. So the work began.<sup>40</sup>

Taufiq Alamdar was Saudi Ambassador to Pakistan during the 1980s.<sup>41</sup>

The Straits Times writes that:

...Saudi funds flowed to Azam and the Makhtab at [sic] Khidmat or Services Center, which he created in 1984 to service the new recruits and receive donations from Islamic charities.

Donations from **Saudi Intelligence, the Saudi Red Crescent, the World Muslim League and private donations from Saudi princes and mosques were channelled [sic] through the Makhtab.**<sup>42</sup>

According to USA Today number two *Al-Qaeda* leader Ayman al-Zawahiri joined the Red Crescent in 1985 to aid the *Mujahideen* in Afghanistan.<sup>43</sup>

### Contemporary Activity

- According to a report filed by United Press International in 1995, Ayman al-Zawahiri, *Al-Qaeda*'s second-in-command and spiritual mentor of Osama bin Laden, presented himself as a representative of the Red Crescent and raised \$500,000 in the San Francisco area.<sup>44</sup> Zawahiri was head of extremist group Islamic *Jihad* that bombed the Egyptian Embassy in Pakistan in 1995 and a failed plot to break a number of terrorists out of an Egyptian prison.<sup>45</sup>
- According to the Pakistani newspaper The News, Two Sudanese members of the Saudi Red Crescent, Muhammed Ali Syed and Bashir Babar Qadim, were arrested in early 1996 in connection to the 1995 Egyptian Embassy bombing in Pakistan. The two Sudanese were teachers at Ummul Qura—a religious educational institution funded by the Saudi Red Crescent—but had recently switched posts to work in Faisalabad.<sup>46</sup>
- According to Vancouver Sun Canadian court documents reveal that Essam Marzouk spent five years (1988-1992) transporting wounded Afghans to Pakistan as an ambulance driver for the Red Crescent.<sup>47</sup> He was accused of the ex-supervisor of an *Al-Qaeda* training camp, Marzouk is currently serving a fifteen-year prison sentence in Egypt for his membership in the outlawed al-*Jihad*.<sup>48</sup>
- According to one news report from Sarajevo, Boumediene Lakhdar and Nechle Mohamed, two *Al-Qaeda* members arrested in 2001 for planning terrorist attacks

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<sup>40</sup> Basil Muhammad, The Arab Volunteers in Afghanistan (*al-Ansar i-Arab fi Afhanistan*).

<sup>41</sup> BBC, "Other Reports; Large Saudi Cash Donation to Resistance Leader," May 26, 1984.

<sup>42</sup> The Straits Times, "The Making of a Terrorist," September 23, 2001.

<sup>43</sup> USA Today, "Family, Friends Tell of the Man Behind bin Laden," October 12, 2001.

<sup>44</sup> United Press International, "Bin Laden Underling Raised Money in US," October 11, 2001.

<sup>45</sup> United Press International, "Bin Laden Underling Raised Money in US," October 11, 2001.

<sup>46</sup> The News, "Pakistani Police Hold Two Sudanese in Egypt Embassy Blast Case," February 1, 1996.

<sup>47</sup> The Vancouver Sun, "CSIS Questioned Alleged Terrorist," November 15, 2001.

<sup>48</sup> The Vancouver Sun, "CSIS Questioned Alleged Terrorist," November 15, 2001.

against the U.S. and British Embassies in Sarajevo, were administrators for the Red Crescent.<sup>49</sup>

- In October 2001, Pakistan's military regime ordered eighty-nine Arab and Muslim relief workers deported for possible links to *Al-Qaeda*.<sup>50</sup> Among the NGOs targeted were the Saudi Red Crescent and another Saudi organization, the International Islamic Relief Organization (IIRO).<sup>51</sup>
- In May 2002, the London-based Arabic newspaper *Al-Sharq Al-Awsat* interviewed Mansur al-Suwaylim, brother of deceased Chechen *Jihad* leader Samir Salih Abdallah al-Suwaylim, AKA "Khattab." In the interview al-Suwaylim said:

...He decided to join the Afghan *Jihad* in 1987, immediately after the month of Ramadan. He was 17 years old. He established close relations with the mujahidin before leaving. Thus **he took two documents with him to help introduce him when he left Saudi Arabia. One document was from the director of the Mujahidin Service Office in Al-Dammam and the second from a person who had a special status with the official in charge of the Saudi Red Crescent in Pakistan.**<sup>52</sup>

- On January 6, 2003, Federal Prosecutors filed a Santiago Proffer in the case United States of America v. Enaam Arnaout. Enaam Arnaout is the former Executive Director of the Benevolence International Foundation (BIF).<sup>53</sup> The U.S. government named BIF a Specially Designated Global Terrorist (SDGT) Organization on November 19, 2002.<sup>54</sup> Excerpts of the proffer include:<sup>55</sup>

...Abu Hassan al Madani (Wael Julaidan) is a leader of a relief organization that also provided logistical support to Bin Laden.\* **A letter on MWL [Muslim World League]/IIRO [International Islamic Relief Organization] letterhead recounting a meeting discussed attacks being launched from "League" offices and that passports should not be kept with the Saudi Red Crescent because Julaidan was returning to Saudi Arabia.**

...

Included in this file is a letter to Abu Rida on the **letterhead of the Saudi Red Crescent agency requesting that weapons be inventoried...**At the bottom of the letter is a note from Usama Bin Laden to "Abu Al Hasan" (Wael Juleidan) stating that Bin Laden's group has an extreme need for weapons. *Id.*

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<sup>49</sup> ONASA, Sarajevo, "ONASA Carries Biographies of Six Algerians Handed Over to the US Officials," January 18, 2002.

<sup>50</sup> AP, "Pakistan Deporting 89 Arab Aid Workers," October 6, 2001.

<sup>51</sup> AP, "Pakistan Deporting 89 Arab Aid Workers," October 6, 2001.

<sup>52</sup> Al-Sharq al-Awsat, Saudi Arabia: Khattab's Brother Interviewed on Khattab's Life, Death In Chechnya," May 2, 2002.

<sup>53</sup> State Department, "FBI Arrests Head of Chicago-Based International Charity Organization; Charges Include Perjury Relating to Alleged Terrorist Activity," May 1, 2002.

<sup>54</sup> Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

<sup>55</sup> "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892, January 6, 2003.

...

A report by Dr. Abdullah Azzam titled "Journey of Maktab Khadamat Al-Mujahideen" discusses issues related to MK including publishing *Al Jihad* magazine and providing support to the *Mujahideen*. Ex. 103. It concludes by noting that the "Islamic foundations contributed in the Jihadist arena through the financial support of the fronts and of the Arab lions in the Maktab Al-Khadamat," noting that at the forefront LBI and the Saudi Red Crescent, among others.<sup>56</sup>

\* NOTE FROM PROFFER:

A dispute broke out between two relief organizations in late 1988 (after *Al-Qaeda* had been founded), including the Saudi Red Crescent Society of which Julaidan was president...(The memoranda from the time indicate that the "Saudi Benevolence Committee (Adel BATERJI)" was the main financier of the humanitarian project in dispute and took sides with Julaidan.) The dispute was submitted to secret arbitration before Dr. Fadhl (a leading Islamic Scholar for the al Jihad organization headed by Ayman al Zawahiri) and Abu Hajer al Iraqi, both of whom served on the fatwah committee of *Al-Qaeda*...Among other things, Julaidan had accused the opposing party (Ahmed Said Khadr, a/k/a "Abdel Rahman al Kanadi") of having suspicious contacts with non-Islamic agencies.<sup>57</sup>

- According to the Chicago Tribune, when Yasin al-Qadi was asked about his recent philanthropic donations, he "cited the Saudi Red Crescent society."<sup>58</sup> The US government named Yasin al-Qadi a Specially Designated Global Terrorist (SDGT) on October 12, 2001.<sup>59</sup>

### Saudi High Commission for Relief

The Saudi High Commission for Relief was founded by Saudi Prince Selman bin Abdul-Aziz, mayor of Riyadh and son of Abdul Aziz ibn Saud, the founder of Saudi Arabia, in 1993.<sup>60</sup> The Saudi High Commission for Relief was actively providing humanitarian relief in Bosnia in the early 1990s. According to the Boston Globe, "the High Commission says it has given more than \$600 million in aid and has cared for war orphans and paid utility bills for impoverished Bosnian families. Its Sarajevo

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<sup>56</sup> "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892, January 6, 2003.

<sup>57</sup> "Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements." United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892, January 6, 2003.

<sup>58</sup> Chicago Tribune, "Saudi Businessman Denies Terrorist Dies," October 14, 2001.

<sup>59</sup> Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

<sup>60</sup> USA Today, "US, Saudis Plan to Shut Down Charity's Branches," March 11, 2002.

headquarters cost an estimated \$9 million, and includes a mosque, classrooms, a library, restaurants, and a sports hall.”<sup>61</sup>

- According to Bosnian reports, “The *ul-Mujahidin* members began to come to BiH back in 1992, via Croatia and Herzegovina, using **identity cards from humanitarian organizations**. Most frequently, these phony humanitarian workers came through the Kuwaiti Rebirth of Islam Mission, the Saudi IGASSE; TWR and **Saudi High Commission**, the Egyptian Humanitarian Relief Agency and the Third World Agency”<sup>62</sup>
- In October 2001, the U.S. and British Embassies in Sarajevo were closed due to an imminent terrorist threat against them.<sup>63</sup> The same month, six men accused of plotting attacks against the Embassies and other targets were arrested.<sup>64</sup> The six men were moved to Guantanamo Bay in January 2002.<sup>65</sup> According to Boston Globe, one of the men, Sabir Lamar, worked for the Saudi High Commission.<sup>66</sup>

In January 2002, with American support, the Bosnian government began investigating several charitable organizations operating in the former Yugoslavia. As reported by the Boston Globe Bosnian officials stated, “At the top of the list...is an organization called the Saudi High Commission for Relief of Bosnia and Herzegovina.”<sup>67</sup>

- A month later, in February 2002, U.S. peacekeeping troops in Bosnia raided the offices of the Saudi High Commission. The Boston Globe reported that the raid found “**computer hard drives with photographs of the World Trade Center before and after its collapse, files on pesticides and crop dusters and information about how to make fake State Department badges.**”<sup>68</sup> Former FBI analyst Matthew Levitt has said, “**investigators have been unable to trace about \$ 41 million donated to the charity.**”<sup>69</sup> According to The Boston Globe, other files found at the High Commission “**contained photographs of U.S. military installations, plans for crop dusters, and information about the production of pesticides.**”<sup>70</sup>

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<sup>61</sup> Boston Globe, “Fighting Terror / A War on Many Fronts, Saudi Group; Charity’s Files Hold US Data, Bosnians Say,” February 17, 2002.

<sup>62</sup> <http://www.pogledi.co.yu/izetbegovic/articles/6-2001.php>, Accessed July 27, 2003.

<sup>63</sup> <http://www.usatoday.com/news/world/2002/03/22/embassy.htm>, accessed July 27, 2003.

<sup>64</sup> <http://news.bbc.co.uk/1/hi/world/europe/1767554.stm>, accessed July 27, 2003.

<sup>65</sup> <http://news.bbc.co.uk/1/hi/world/europe/1767554.stm>, accessed July 27, 2003.

<sup>66</sup> Boston Globe, “Fighting Terror / Islam, Roundup Religious Conflict; Saudi ‘Charity’ Troubling to Bosnian Muslims,” January 27, 2002.

<sup>67</sup> Boston Globe, “Fighting Terror / Islam, Roundup Religious Conflict; Saudi ‘Charity’ Troubling to Bosnian Muslims,” January 27, 2002.

<sup>68</sup> USA Today, “US, Saudis Plan to Shut Down Charity’s Branches,” March 11, 2002.

<sup>69</sup> USA Today, “US, Saudis Plan to Shut Down Charity’s Branches,” March 11, 2002.

<sup>70</sup> Boston Globe, “Fighting Terror / A War on Many Fronts, Saudi Group; Charity’s Files Hold US Data, Bosnians Say,” February 17, 2002.

Bosnian officials were quoted as saying the Commission's offices were raided due to "illegal activities' that were 'not in accordance with the Saudi High Commission's humanitarian mission.'"71

- The Boston Globe also reported that "according to some officials...**the files contained information that could pertain to biological warfare, but U.S. officials cautioned that the information was inconclusive.**"72
- Jane's Intelligence writes:

The [Saudi High] commission is opaque; whether it is a Saudi government body, an NGO, or a private organisation has never been made clear, although it is the focus of considerable interest among intelligence agencies. In 1994, Abdul Hadi al-Gahtani, a Saudi who was director of the commission in Zenica, was accused of the murder of the British aid worker, Paul Goodall. Al-Gahtani escaped police custody, and a Bosnian court later convicted him in absentia of Goodall's murder.<sup>73</sup>

### **The Muslim World League**

In May 1962, in an effort to strengthen Saudi presence in regional affairs and dilute Egypt's influence, King Faysal of Saudi Arabia sponsored a pan-Islamic conference in Mecca. The objectives of the conference were to (1) promote cooperation among Muslim states, (2) counter Soviet and communist threats in the Arab world, and (3) mobilize the Muslim world to oppose the state of Israel. The Mecca meeting resulted in the creation of the Muslim World League (*rabitat al-'alam al-Islami*).<sup>74</sup>

According to former Secretary General of MWL, Dr. Abdullah Naseef:

The establishment [of MWL] came in a decision approved by the first General Islamic Conference held under the auspices of Saudi Arabia in Makkah in Dhul-Hijjah, 1381/1962. The conference was attended by a large number of Islamic leaders, Ulema [clerics], and intellectuals from various countries and continents.<sup>75</sup>

Since its founding, the League has functioned as the quasi-official religious missionary and propaganda arm of the Saudi Kingdom. In March 1997, **Secretary General Abdullah Al-Obaid thanked King Fahd for his continued support, noting that the Saudi government had officially provided more than \$1.33 billion in financial aid to MWL since 1962.**<sup>76</sup> In 1997, Prince Majid bin Abdel Aziz, emir of the Mecca province,

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<sup>71</sup> Boston Globe, "Fighting Terror / A War on Manuy7 Fronts, Saudi Group; Charity's Files Hold US Data, Bosnians Say," February 17, 2002.

<sup>72</sup> Boston Globe, "Fighting Terror / A War on Manuy7 Fronts, Saudi Group; Charity's Files Hold US Data, Bosnians Say," February 17, 2002.

<sup>73</sup> Jane's Intelligence Review, "Islamist Groups Take Root in the Balkans," January 1, 2002.

<sup>74</sup> Al-Rasheed, Madawi, A History of Saudi Arabia, Cambridge Univeristy Press 2002. Page 132.

<sup>75</sup> <http://www.wamy.org/english/conferences/speech3.htm> July 1, 2003.

<sup>76</sup> Monthly Newsletter of the Royal Saudi Embassy in Washington D.C. March 1997.

[http://www.saudiembassy.net/publications/news\\_letter/NL\\_97/nl\\_97\\_03.html](http://www.saudiembassy.net/publications/news_letter/NL_97/nl_97_03.html).

attended a meeting of the MWL Constituent Council in Saudi Arabia and delivered a speech on behalf of King Fahd:

Since its unification under King Abdel Aziz, may God grant him mercy, the kingdom of Saudi Arabia has devoted its concern to Muslim affairs, and proffered its hand to assist Muslims wherever they may be....**the kingdom has sponsored many such conferences and meetings. Foremost amongst them, is the Muslim World League which today we regard—thanks be to God—as an outstanding Muslim body devoted to the spreading of the Islamic call**...Islamic unity must be cornerstone of co-operation to which we aspire. It's the source of strength, and the secret of our potency.<sup>77</sup>

**Muhammad Ibn Ibrahim Ibn Uthman Ibn Jubair was Chairman of the Saudi Shura Council<sup>78</sup> and a member of the MWL Jurisprudence Council until he died in January, 2002.<sup>79</sup> The Deputy Chairman of the Saudi Shura Council, Dr. Abdullah Naseef, is a former Secretary General of the MWL.<sup>80</sup>**

On its current website, MWL lists its main objectives as “to disseminate Islamic Dawah and expound the teachings of Islam. To defend Islamic causes in a manner that safeguards the interests and aspirations of Muslims, solves their problems, **refutes false allegations against Islam, and repels inimical trends and dogma which the enemies of Islam seek to exploit in order to destroy the unity of Muslims and to sow seeds of doubt in our Muslim brethren**.”<sup>81</sup>

There have been credible reports and intelligence that MWL has assisted Islamic militants with financial and organizational assistance. According to intelligence sources, bin Laden's mentor, **Shaykh Abdallah Azzam, was first sponsored by the Muslim World League in the early 1980's to open and head a relief agency in Peshawar, Pakistan that would aid arriving Arab-Afghan warriors.**<sup>82</sup> The Peshawar MWL branch office was also led for a time by Wa'il Jalaidan.<sup>83</sup> The Peshawar office was financed by Osama bin Laden, and later was subsidized by large donations from the **Kingdom of Saudi Arabia.**<sup>84</sup> In addition, the **Egyptian MWL branch office served as the “third route to the Al-Ansar House in Jeddah,” one of Bin Laden's “guest houses” used to funnel recruits to terrorist training camps.**<sup>85</sup>

In February 2000, **Jalaidan was appointed to the Board of Trustees of the Rabita Trust (another financial arm of MWL in Pakistan) and served as its Director**

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<sup>77</sup> *Ain al-Yaqeen*, “At the Opening of the Muslim World League Meeting: The Custodian of the Two Holy Places Calls for Islamic Solidarity to Overcome Obstacles,” December 15, 1997.

<sup>78</sup> [http://www.saudiembassy.net/gov\\_profile/consult.html](http://www.saudiembassy.net/gov_profile/consult.html), accessed July 29, 2003.

<sup>79</sup> [http://www.saudiembassy.net/gov\\_profile/consult.html](http://www.saudiembassy.net/gov_profile/consult.html), accessed July 29, 2003.

<sup>80</sup> <http://www.saudia-online.com/Shura%20Council.htm>.

<sup>81</sup> “About the Muslim World League.” <http://www.arab.net/mwl/about.htm>.

<sup>82</sup> Muhammad, Basil. *Al-Ansaru l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 193.

<sup>83</sup> *Rose Al-Yusif*, “Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia,” May 17, 1993.

<sup>84</sup> Muhammad, Basil. *Al-Ansaru l'Arab fi Afghanistan*. The Committee for Islamic Benevolence Publications; ©1991. Page 193.

<sup>85</sup> *Rose Al-Yusif*, “Usama BinLaden - A Millionair[sic] Finances Extremism in Egypt and Saudi Arabia,” May 17, 1993.

**General.**<sup>86</sup> Soon thereafter, U.S. officials sent a confidential memorandum to UN police forces in southeastern Europe titled “Secret: US office only-Release to UNMIK [the U. N. administration in Kosovo].”<sup>87</sup> The document **named MWL representative Wael Jalaidan as an associate of Osama bin Laden and stated that Jalaidan had directly assisted bin Laden’s efforts to “move money and men to and from the Balkans.”**<sup>88</sup> MWL’s Rabita Trust itself was named a Specially Designated Global Terrorist (SDGT) Organization by the U.S. government on October 12, 2001.<sup>89</sup>

### **The International Islamic Relief Organization (IIRO) in Saudi Arabia**

The IIRO was established in 1978 and is headquartered in Jeddah, Saudi Arabia.<sup>90</sup> IIRO is a major financial branch of the Muslim World League (MWL). According to Dr. Ahmed Mohammed Ali, Secretary General of the MWL, the MWL provides “humanitarian assistance” through the arms of IIRO.<sup>91</sup>

According to Dr. Farid Qurashi, IIRO’s former general supervisor,<sup>92</sup> “IIRO was the first relief organization to enter Bosnia-Herzegovina and the Balkan region. From the very beginning of the Bosnia war, we were there to help.”<sup>93</sup> According to a Serbian news source, IIRO in Bosnia (AKA “IGASA,”) was managed primarily by three men: Abdel Aziz Zaher (AKA Abu Anas), Jamal Al-Jibouri (AKA Abu Mahmoud al-Iraqi), and Djamel Lamrani (AKA Abu Musab al-Djazairi). Zaher was expelled from his residence in Belgrade at the beginning of 1993 after being tied not only to IIRO, but also to two other international Muslim organizations suspected of aiding armed fundamentalist militant groups: *Al-Rabita Al-Alami Al-Islamiyya* (the Muslim World League) and the Sanabil Relief Agency. During the following Serb official inquiry into Zaher, **investigators reportedly discovered PLO Force 17 terrorist training manuals in the Belgrade offices of Sanabil Relief.**

As reported by one Serbian news source, beginning in 1992, **Zaher’s top lieutenant at IIRO, Jamal Al-Jibouri was allegedly personally responsible for general oversight of a massive logistics operation to provide Muslim militants in the Balkans with weapons and ammunition.**<sup>94</sup> According to documents published by one Serbian website, [www.truthinmedia.org](http://www.truthinmedia.org) **Serb troops had found an IIRO identification card on the body of a killed Arab-Afghan guerilla in Bosnia.**<sup>95</sup> According to *Compass Newswire* At the time, the IIRO issuing bureau in Peshawar was being run by senior Egyptian *Al-*

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<sup>86</sup> Office of Public Affairs, United States Treasury Department. “Treasury Department Statement on the Designation of Wa’el Hamza Julidan.” September 6, 2002. Document #PO-3397.

<sup>87</sup> Cited in news report by *British Broadcasting Company (BBC)*. April 3, 2000.

<sup>88</sup> Cited in news report by *British Broadcasting Company (BBC)*. April 3, 2000.

<sup>89</sup> Office of Public Affairs, United States Treasury Department. “Treasury Department Statement on the Designation of Wa’el Hamza Julidan.” September 6, 2002. Document #PO-3397.

<sup>90</sup> “IIRO – Welcome.” <http://www.arab.net/iiro>.

<sup>91</sup> *Moneyclips*, “Counter anti-Islam propaganda, says MWL sec-general,” May 6, 1995.

<sup>92</sup> *Moneyclips*, “IIRO saves forty thousand Bosnians from starvation” July 4, 1993.

<sup>93</sup> *Moneyclips*, “IIRO saves forty thousand Bosnians from starvation” July 4, 1993.

<sup>94</sup> *Vecernje Novosti* (Belgrade), “Bombs in the Name of the Almighty: Part II,” September 27, 2001.

<sup>95</sup> [www.truthinmedia.org/images/muja82-3.jpg](http://www.truthinmedia.org/images/muja82-3.jpg), accessed April 2002.

*Gama`at Al-Islamiyya* terrorist leader Abu Talal al-Qasimy (AKA Talaat Fouad Qassem).<sup>96</sup>

As reported by the BBC, following the 1998 U.S. Embassy bombings in East Africa, **IIRO's chapter in Nairobi was deregistered by the government of Kenya for its alleged connection to the terrorists responsible for the devastating blasts.**<sup>97</sup> IIRO's Nairobi office was reregistered in August 1998 by order of Kenya's Supreme Court.<sup>98</sup>

After American forces retaliated for the terror bombings, Indian police arrested a number of suspects attempting to counterstrike on the US consulates in Madras and Calcutta.<sup>99</sup>

- The cell was led by **Sayed Abu Nasir**,<sup>100</sup> a Bangladeshi national, and receiving orders from **Shaykh Ahmed Al-Gamdin**, director of IIRO operations in Asia, among others. After graduating from college in Dhaka, Bangladesh, **Abu Nasir was employed by IIRO**, which eventually transferred him from Thailand to Lahore, Pakistan in 1994.<sup>101</sup>
- **Abu Nasir was informed by his superiors that approximately 40 to 50 percent of IIRO's charitable funds were being diverted to finance terrorist training camps in Afghanistan and Kashmir.** As part of his duties, **Abu Nasir was to visit the training camps, assess what funding was needed, and make a formal report back at headquarters. Nasir himself was eventually instructed by Shaykh Al-Gamdin to undergo military training at one of the camps, where he met Osama bin Laden.**<sup>102</sup>

The southern Philippines IIRO office was established in 1992 and was under the direct control and guidance of **Mohammad Jamal Khalifa**, the 37-year-old brother-in-law of Osama bin Laden.<sup>103</sup> According to the Philippine military's southern command, the IIRO local office in Zamboanga City is the prime coordinating center for the **Abu Sayyaf organization**, a coalition of secessionist Islamic militants in the southern region of the country.<sup>104</sup>

- **American law enforcement officials detained Khalifa on December 16, 1994** as he attempted to return from San Francisco to the Philippines.<sup>105</sup> **Travelling**

<sup>96</sup> Compass Newswire. November 1, 1995.

<sup>97</sup> BBC, Kenya: NGO Council Official Condemns Deregistration of Islamic NGOs," September 9, 1998.

<sup>98</sup> Agence France Presse, "Kenya Lifts Ban on Saudi-based Islamic NGOs," December 17, 1998.

<sup>99</sup> New York Times, "Pakistan Denies Role in Plotting Bombings in India," January 22, 1999.

<sup>100</sup> New York Times, "Pakistan Denies Role in Plotting Bombings in India," January 22, 1999.

<sup>101</sup> New York Times, "Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say," January 21, 1999.

<sup>102</sup> New York Times, "Anti-U.S. Plot in India Is Foiled; Militant Islamist Intended to Bomb 2 Consulates, Police Say," January 21, 1999.

<sup>103</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

<sup>104</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

<sup>105</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

**with Khalifa on this occasion was Mohamed Loay Bayazid (AKA Abu Rida al-Suri), one of the founders and key international operatives of Al-Qaeda.**<sup>106</sup>

- Khalifa's electronic organizer and personal address book contained entries for intimate associates of **Ramzi Yousef, the convicted bombmaker in the February 1993 World Trade Center attack.**<sup>107</sup> Investigators also discovered documents on Khalifa "referring to the assassination of bishops and bombings of churches (at a time when evidence gathered in the investigation indicates that...others were planning to kill the Pope during a planned January 1995 visit to the Philippines and after churches had already been bombed in the Philippines in the preceding year)."<sup>108</sup> Four days later, a State Department cable to the American Embassy in Khartoum, Sudan referred to Khalifa as a "known financier of terrorist operations."<sup>109</sup>

The Canadian government has stated that IIRO "secretly fund[s] terrorism."<sup>110</sup> According to Canadian court documents, Mahmoud Jaballah is a suspected member of Egyptian *Al-Jihad* and he has been jailed in Canada.<sup>111</sup> **Jaballah is accused of having contact with Al-Qaeda operatives and spent three years working for the IIRO in Pakistan.**<sup>112</sup> The Canadian Security and Intelligence Service (CSIS) "believes that Jaballah continues to actively support [Al-Jihad's] terrorist agenda."<sup>113</sup> CSIS concluded that "the degree of Jaballah's dedication to the cause is such that Jaballah would resort to violence and would direct others to resort to violence if he was ordered to do so by leaders such as Osama Bin Laden or Dr. Ayman Al-Zawaheri."<sup>114</sup> **Jaballah was suspected of cooperating with senior Canadian Al-Qaeda lieutenant Ahmad Saeed Khadr (AKA Abdel Rahman Al-Kanadi),** considered an influential figure in the international terrorist financing network.<sup>115</sup>

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<sup>106</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

<sup>107</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

<sup>108</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

<sup>109</sup> Sworn affidavit of FBI Special Agent Robert Walker. United States of America v. Benevolence International Foundation, Inc. April 29, 2002. District of Illinois, Eastern Division. Case number: 02CR0414.

<sup>110</sup> Evidence introduced by the Canadian government in the Trial of Mahmoud Es-sayy Jaballah

<sup>111</sup> Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

<sup>112</sup> Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

<sup>113</sup> Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

<sup>114</sup> Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Pages 61-62.

<sup>115</sup> Respondent's (Moving Party) Motion Record." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. June 2, 1999. Page 10.

During Jaballah's immigration trial, Mr. Arafat El-Asahi, the director of IIRO in Canada and a full-time employee of the Muslim World League, testified on Jaballah's behalf.<sup>116</sup> El-Asahi **admitted that Jaballah had "worked as a Principle of one of our organizations in Pakistan"** and that he had been recommended by IIRO's administrators in Pakistan for having "excellent character and good behaviour."<sup>117</sup> El-Asahi also offered the following sworn testimony:

**Q: During those eight years that you have been with the IIRO here in Canada, have you ever heard anything to the effect that the Canadian government has any concern whatsoever with respect to your office?**

**A: Let me tell you one thing. The Muslim World League, which is the mother of IIRO, is a fully government funded organization. In other words, I work for the Government of Saudi Arabia. I am an employee of that government. Second, the IIRO is the relief branch of that organization which means that we are controlled in all our activities and plans by the Government of Saudi Arabia. Keep that in mind, please...I am paid by my organization which is funded by the [Saudi] government...The [IIRO] office, like any other office in the world, here or in the Muslim World League, has to abide by the policy of the Government of Saudi Arabia. If anybody deviates from that, he would be fired; he would not work at all with IIRO or with the Muslim World League.**<sup>118</sup>

- One of the most influential members of IIRO's board of directors is Tariq Binladin, a close family relation of Osama bin Laden.
- Mohammed al-Zawahiri, leader of the Egyptian Islamic Jihad's military wing and the brother of Dr. Ayman al-Zawahiri (Bin Laden's personal physician and top advisor), worked and traveled around the world on behalf of IIRO.<sup>119</sup>
- Western intelligence sources have traced IIRO money transfers to bank accounts in London, England and Amman, Jordan.<sup>120</sup> That money was subsequently channeled through front groups to Hamas-affiliated organizations in Gaza and the West Bank.<sup>121</sup>
- **When leaving home, Fayeze Ahmed Alshehri, one of the September 11 airline hijackers, told his father he was going to go work for the IIRO.**<sup>122</sup>

Saudi government officials have shown great commitment in their efforts to raise money for IIRO operations. In 1987 IIRO established an office in Saudi Arabia to invest and grow IIRO's charitable operations. That branch is known as *Sanabel Al-Kheer* (Seeds of Charity). IIRO sought to raise SR100 million annually for 10 years, and therefore create

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<sup>116</sup> Reasons for Order." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Pages 81-88.

<sup>117</sup> Reasons for Order." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Page 85.

<sup>118</sup> Reasons for Order." The Minister of Citizenship and Immigration and Mahmoud Jaballah. Docket: DES-6-99. Federal Court of Canada. November 2, 1999. Pages 81-88.

<sup>119</sup> Al-Hayat, "Official sources deny reports on UAE's extradition of Islamist," June 7, 2000.

<sup>120</sup> New York Daily News, "It's More Than Just Who Plants The Explosive," July 31, 1996.

<sup>121</sup> New York Daily News, "It's More Than Just Who Plants The Explosive," July 31, 1996.

<sup>122</sup> Middle East Newsfile, "Another Saudi 'hijacker' turns up in Tunis," September 18, 2001.

a base capital investment for *Sanabel Al-Kheer* of 1 billion Saudi riyals (\$267 million). IIRO further hoped to generate sufficient profits to cover the costs of IIRO's international operations and make it a self-sufficient entity.<sup>123</sup> **Ghazi Mahfooz Felemban**, IIRO Assistant Secretary-General for Finance and Investment, was responsible for fiscal oversight of *Sanabel* and IIRO.<sup>124</sup>

*Sanabel Al-Kheer* and IIRO hold annual fundraisers. A July 1992 fundraiser for the Muslims of Bosnia in Jeddah was **inaugurated by Prince Saud ibn Abdul Mohsen, acting governor of Makkah, and acting chairman of *Sanabel Al-Kheer***. The event raised more than SR19 million in one day. **Abdul Mohsen Al-Kayal, chairman of the higher court in Jeddah, told the audience that "donating for a worthy cause is a kind of jihad and Muslims should generously help the Bosnian Muslims."** The largest single donors reportedly included **Prince Saud ibn Abdul Mohsen and Bakr bin Laden. Dr. Abdullah Omar Naseef (Secretary-General of the Muslim World League)** was also at the function.<sup>125</sup>

At a December 1993 fundraising drive to support Bosnian Muslims, IIRO collected SR15 million in less than two hours. **Prince Saud ibn Abdul Mohsen spoke as an honorary trustee and noted "the continuous support and encouragement of the Custodian of the Two Holy Mosques King Fahd" in promoting IIRO operations.**<sup>126</sup>

At a February 1994 conference IIRO and *Sanabel Al-Kheer* raised SR3.7 million. During his opening speech, **Prince Salman Bin Abdul Aziz, Governor of Riyadh,** told of how he had **personally solicited "donations from a number of benevolent Saudi people" for Sanabel and IIRO totalling SR6,979,462.**<sup>127</sup> Responding years later to allegations that Saudi charities were involved in bankrolling terrorism, **Prince Salman admitted, "I have...chaired several (charity) groups and I know that (the funds) are used in good deeds, and it is not the responsibility of the kingdom if there were people who turn those good deeds into evil ones."**<sup>128</sup> **Shaykh Abdulaziz bin Baz, Mufti of Saudi Arabia, also attended the 1994 IIRO conference.**<sup>129</sup>

The 1995 annual fundraiser in Riyadh raised SR8 million (\$2.13 million) in the first day, including **SR1 million from Prince Salman bin Abdel Aziz and SR1 million from Prince Al-Waleed bin Talal bin Abdel Aziz.**<sup>130</sup>

By 1995, *Sanabel Al-Kheer* had collected an estimated total of SR297 million (\$79.2 million) in total charitable funds since its foundation and had reported SR77.5 in investment revenue from "safe business propositions."<sup>131</sup> According to Dr. Ahmad Muhammad Ali, the **then-Secretary General of MWL, "much of [IIRO and Sanabel's] funding has been made possible by financial assistance from the Saudi government including King Fahd Bin Abdul Aziz, Deputy Prime Minister and**

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<sup>123</sup> *Arab News*, "Islamic relief organization sets up income-bearing scheme," March 8, 1992.

<sup>124</sup> *The Saudi Gazette*, "Personality Profile: A born volunteer and friend of the poor," August 18, 1996.

<sup>125</sup> *Arab News*, "Bosnia committee receives SR19m," July 6, 1992.

<sup>126</sup> *Arab News*, "IIRO raises SR15m in-funds," December 22, 1993.

<sup>127</sup> *The Saudi Gazette*, "Saudis back fund-raising for Bosnian Muslims," February 26, 1994.

<sup>128</sup> *The Associated Press*, "Saudi Tycoon Defends Muslim Charity," November 2, 2002.

<sup>129</sup> *Arab News*, "Riyadh Governor Prince Salman donates SR1m to IIRO," February 23, 1994.

<sup>130</sup> *Arab News*, "SR8m raised on first day of Sanabel Al Khair," February 23, 1995.

<sup>131</sup> *Arab News*, "SR8m raised on first day of Sanabel Al Khair," February 23, 1995.

**Commander of the National Guard Crown Prince Abdullah Bin Abdul Aziz and Chairman of the Board of Trustees of the Saudi Benevolent Society, [and] Second Deputy Prime Minister and Minister of Defense and Aviation Prince Sultan Bin Abdul Aziz.”**<sup>132</sup>

The IIRO/*Sanabel Al-Kheer* fundraiser in February 1996 raised more than SR6 million in three hours time. Donations included **SR1 million from Prince Salman Bin Abdul Aziz, SR1 million from Prince Sattam Bin Abdul (deputy governor of Riyadh), and SR10,000 from Shaykh Abdulaziz Bin Baz.** Princes Salman and Sattam were warmly greeted by **Dr. Abdullah Saleh Al-Obaid, the new Secretary General of MWL and chairman of IIRO’s “founding council.”**<sup>133</sup>

The tenth annual fundraising drive in 1997 collected over SR17 million<sup>134</sup> and the 12<sup>th</sup> annual *Sanabel Al-Kheer*/IIRO charity drive in 1998 netted over SR6 million in less than two hours, including **SR5 million from Prince Sultan bin Abdelaziz bin Saud (Second Deputy Premier and Saudi Defense Minister), SR1 million from Riyadh Governor Prince Salman, and SR10,000 from Shaykh Abdulaziz bin Baz.**<sup>135</sup>

### **IIRO, Sana-Bell & MWL in the United States**

In the late 1980’s and early 1990s, IIRO, Sana-Bell and the Muslim World League set up branch offices in the greater Washington, DC area.<sup>136</sup> The Muslim World League’s U.S. offices were first organized at 555 Grove Street in Herndon, Virginia by Yaqub Mirza.<sup>137</sup> As closely related organizations, Sana-Bell, IIRO and MWL had overlapping mission statements, offices and executives.

In 2002, law enforcement and intelligence officials raided an *Al-Qaeda* safe house in Bosnia-Herzegovina. Among documents recovered was the coveted *Golden Chain* list, containing the original *Al-Qaeda* financiers from the late 1980s.<sup>138</sup> Former *Al-Qaeda* operatives have explained how *Golden Chain* financiers would donate funds earmarked for bin Laden by way of the Muslim World League.<sup>139</sup> **Included on the *Golden Chain* list are the names Salih Kamel and Ibrahim Afandi, two founding Trustees of Sana-**

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<sup>132</sup> Info-Prod Research (Middle East) Ltd. – Middle East News Items, “Prince Salman Opens Fundraising Campaign for IIRO,” February 28, 1995.

<sup>133</sup> The Saudi Gazette, “SR6m Raised in Three Hours at Sanabel Al-Khair Drive,” February 6, 1996.

<sup>134</sup> The Saudi Gazette, “IIRO Bags SR17m in One Night for Sanabel Al-Khair,” January 23, 1997.

<sup>135</sup> Arab News, “SR6m collected at Sanabel Al-Khair,” December 24, 1998.

<sup>136</sup> Articles of Incorporation International Relief Organization, Inc. Commonwealth of Virginia, State Corporation Commission, July 17, 1991. Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

<sup>137</sup> Articles of Incorporation Muslim World League Foundation. Commonwealth of Virginia, State Corporation Commission.

<sup>138</sup> Wall Street Journal, “Al-Qaeda List Points to Saudi Elite,” March 18, 2003.

<sup>139</sup> Wall Street Journal, “Al-Qaeda List Points to Saudi Elite,” March 18, 2003.

**Bell in Washington DC,**<sup>140</sup> which was organized around the same time the Golden Chain was created.

Dr. Yaqub Mirza, the subject of a federal investigation in the Eastern District of Virginia was also on Sana-Bell's founding Board of Trustees.<sup>141</sup>

In the United States, Sana-Bell operated out of Falls Church and Herndon, Virginia, and was headed by Sulaiman Al-Ali, a former MWL fund-raiser.<sup>142</sup> From 1990 to 1997, Al-Ali, Sana-Bell and IIRO invested millions of dollars with BMI, Inc., an Islamic investment bank based in Secaucus, New Jersey.<sup>143</sup> According to FBI Agent Robert Wright, **the founders of BMI include SDGTs Musa abu Marzook ( Hamas leader) and Yasin al-Qadi (Al-Qaeda financier), and two bin Laden brothers.**<sup>144</sup> In a civil lawsuit, a BMI official later explained how al-Ali would invest in BMI land deals, and subsequently withdraw substantial sums in cash.<sup>145</sup> **At one point, a second BMI official confided to an FBI agent that he feared money he transferred overseas helped finance the East Africa Embassy bombings.**<sup>146</sup>

Section VI of **Sana-Bell's Articles of Incorporation indicates that upon dissolution, the assets of the organization shall be distributed to several Islamic organizations, including SAFA Trust, Inc.**<sup>147</sup> In the early 1990's, **SAFA Trust, along with its sister organization International Institute of Islamic Thought, were the primary financial backers of indicted terrorist leader and University of South Florida Professor, Sami al-Arian.**<sup>148</sup>

Another recipient of IIRO millions was a start-up chemical company out of Chicago, Illinois.<sup>149</sup> In a 1997 **federal investigation resulting in fraud convictions and jail sentences, Global Chemical was shut down amidst allegations of money laundering and terrorism support.**<sup>150</sup>

Saudi officials have tried to distance themselves from the activities of U.S. branches of MWL, Sana-Bell and IIRO. At his June 12, 2003 press conference, Adel Al-Jubeir stated that:

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<sup>140</sup> Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

<sup>141</sup> Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

<sup>142</sup> Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

<sup>143</sup> IRS Form 990s filed by IIRO from 1990-1997 AND Sana-Bell, Inc. v BMI Real Estate, et al., US District Court, District Maryland (Greenbelt), December 23, 1998.

<sup>144</sup> Sworn Statement, FBI Special Agent Robert G. Wright, Jr. Chicago, Illinois. March 21, 2000.

<sup>145</sup> Deposition of Soliman Bihieri in Sana-Bell, Inc. v BMI Real Estate, et al., US District Court, District Maryland (Greenbelt), December 23, 1998.

<sup>146</sup> Sworn Statement, FBI Special Agent Robert G. Wright, Jr. Chicago, Illinois. March 21, 2000.

<sup>147</sup> Articles of Incorporation Sana-Bell, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, July 28, 1989.

<sup>148</sup> Letter from Ramadan Abdullah to Dr. Mark Orr, December 11, 1991.

<sup>149</sup> IRS Form 990 filed by International Relief Organization for fiscal year 1995.

<sup>150</sup> Affidavit of FBI Special Agent Valerie Donahue, submitted in connection with USA v Mohammed Mabrook, United States District Court, Northern District of Illinois, Docket no. 98-CR-271.

I want to also remind you that there are **a lot of charities that claim to be subsidiaries of charities based in Saudi Arabia that in fact are not. You have the Islamic Relief Organization here in America.** The parent company disassociated itself from them years ago, and did so publicly.

And until today, I see reports that people say "a branch of a Saudi charity." It's not. **It's an American charity based in America that raises money in America.**<sup>151</sup>

In a similar attempt to clarify the Saudi connection to US activities, IIRO Secretary General Dr Adnan Basha proffered in an October 2002 press release that IIRO had no connection or links with the International Relief Organization.<sup>152</sup> However, documents filed in Washington DC and Virginia indicate that IIRO in the U.S. is indeed a branch of the Saudi organization.

The U.S. branch of IIRO was first organized as a Virginia corporation in July of 1991 by Sulaiman Al-Ali under the name *International Relief Organization, Inc.*<sup>153</sup> Less than one year later, Al-Ali incorporated the *International Islamic Relief Organization* in Washington DC.<sup>154</sup> The DC and Virginia organizations shared officers Tareq Al-Swaidan and Abdullah Al-Mahdi. On March 8, 1993, Al-Ali filed an assumed name certificate in Virginia for International Relief Organization in the name of *International Islamic Relief Organization.*<sup>155</sup>

International Relief Organization's Application for Recognition of Exemption under Section 501(c)(3) explains,

We are very fortunate to have as our Executive Director Mr. Suliman Al-Ali. Since 1985 he has been involved in fund raising activities for the needy of the world. Mr. Al-Ali has worked for several non-profit organizations over the past 6 years successfully raising funds for the needy and poor. **Mr. Al-Ali's most recent pledge program for International Islamic Relief Organization (IIRO) netted about \$500,000.**<sup>156</sup>

Al-Ali's biography explains that,

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<sup>151</sup> News Conference, Saudi Embassy, June 12, 2003

<sup>152</sup> Saudi Arabian Information Resource. *IIRO has no link with International Relief Organization.* October 21, 2002.

<sup>153</sup> Articles of Incorporation International Relief Organization, Inc. Commonwealth of Virginia, State Corporation Commission, July 17, 1991.

<sup>154</sup> Articles of Incorporation International Islamic Relief Organization, Inc. Government of the District of Columbia, Department of Consumer and Regulatory Affairs, February 18, 1992.

<sup>155</sup> Assumed Name Certificate. International Relief Organization. Commonwealth of Virginia, State Corporation Commission, March 8 1993.

<sup>156</sup> Application for Recognition of Exemption under Section 501(c)(3) of Internal Revenue Code. International Relief Organization, Inc. October 25, 1991.

[Al-Ali] became a fulltime fundraiser for the I.I.R.O., June 1990. From June 1990 until July 1991, the pledge programs he directed netted about half a million dollars a month. This relief program, which coordinates multi-million dollar relief programs in Africa, is supported in part by the Saudi government and people.<sup>157</sup>

A description of the founding capital for IRO, the application reveals that an \$11,000 loan was provided by Sana-Bell USA. founder Farid Qurashi.<sup>158</sup>

According to the deposition of BMI executive Soliman Biheiri and corresponding court exhibits, when an investment dispute arose between Sana-Bell and BMI, Biheiri received a letter on IIRO Saudi Arabia letterhead from the **Secretary of the Investment Committee of IIRO in Saudi Arabia** with the following instructions:

I request you to stop any transactions concerning the accounts managed by your firme under the name of (Sana-Bell, America), and to cancel the validity of Dr. Solaiman Al-Ali's signature in regard of all our accounts with your firm.

**You will receive, later, a direct confirmation of these instructions from the Secretary General of the "Muslim World League", the Chairman of the Board of IIRO and Chairman of the Investments Committee.** He will, also, let you know how our accounts with your firm will be handled in the future.<sup>159</sup>

International Relief Organization's 1992 Return of Organization Exempt from Income Tax discloses a payment to Bosnia & Somalia Relief Funds for over \$275,000. The address listed for the Bosnia & Somalia Relief Funds, P.O. Box 14843, Jeddah 21434, is the address for IIRO's Saudi Arabian offices.<sup>160</sup> IRO's Tax Return for 1996 lists a \$3.9 million disbursement for "Emergency relief supplies (medical supplies) to International Islamic Relief in Bosnia."<sup>161</sup>

### **The Al-Haramain Foundation**

The *Al-Haramain* Charitable Foundation is a Saudi non-profit evangelical charity that engages in relief work around the world. It has more than 40 international branches, and

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<sup>157</sup> Application for Recognition of Exemption under Section 501(c)(3) of Internal Revenue Code. International Relief Organization, Inc. October 25, 1991.

<sup>158</sup> Application for Recognition of Exemption under Section 501(c)(3) of Internal Revenue Code. International Relief Organization, Inc. October 25, 1991.

<sup>159</sup> Deposition of Soliman S. Biheiri. *In the Matter of The Sana-Bell, Inc. v. BMI Real Estate Development, Inc. et al.* October 27, 1999. Exhibit Mirza #16, 10/25/1999.

<sup>160</sup> Return of Organization Exempt From Income Tax. International Relief Organization. 1992.

<sup>161</sup> Return of Organization Exempt From Income Tax. International Relief Organization. 1996.

in 1999 spent more than \$61 million on various projects worldwide.<sup>162</sup> *Al-Haramain* also maintains local offices in the continental United States, primarily in Missouri and Oregon.<sup>163</sup>

Since the mid-1990s, *Al-Haramain* has come under investigation by intelligence and law enforcement bodies across the globe. In January 1995, the Committee for the Defense of Legitimate Rights (CDLR), a Saudi dissident group aligned with Osama bin Laden, reported that Saudi authorities were scrutinizing the activities of *Al-Haramain*. According to CDLR, “[a]ttacks on voluntary work still continue after the closure of many voluntary organisations. [King] Fahd has now turned his beady attention to the *Al-Haramain* institution.”<sup>164</sup>

When Italian counterterrorism police raided a suspected *Al-Gama`at Al-Islamiyya* terrorist guesthouse and headquarters in Milan in 1995, they discovered a confidential letter sent to **wanted Egyptian terrorist Shaykh Anwar Shaaban** from Albania **detailing efforts to distribute *Al-Gama`at*'s official magazine, *Al-Murabitoun*, amongst the personnel working at the *Al-Haramain* charitable organization in the Balkans.**<sup>165</sup> Subsequently, **three members of the *Al-Qaeda*-linked Egyptian *Al-Jihad* were deported from Albania in June 1998.**<sup>166</sup> **All three were also connected to the “*Al-Haramain* Islamic Organization” and a search of their apartments revealed official government stamps used for producing false documents.**<sup>167</sup> In April 1999 a report from a member of the *Al-Haramain* delegation in Albania described scenes of Kosovar refugees and concluded, “We ask Allah the Almighty and Majestic to repel the evil designs of the [infidels] back onto their own necks.”<sup>168</sup>

*Al-Haramain* was officially banned in Kenya shortly after the devastating U.S. Embassy bombings in August 1998 because the charity was believed to have been involved in the attack.<sup>169</sup> At the time, John Etemesi, chairman of the Kenyan Non-Governmental Coordinating Board, explained that *Al-Haramain* “had been found to be working against the interests of Kenyans in terms of security...Our investigations reveal that the operations of these organizations are inconsistent with the reasons for which they were registered.”<sup>170</sup>

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<sup>162</sup> Agence France Presse, “Saudi Arabia’s top Islamic charity denies any of its assets frozen,” March 13, 2002.

<sup>163</sup> IRS 990 Form fiscal year 2000 for the “*Al-Haramain* Foundation.”

<sup>164</sup> HEADLINE: CDLR MONITOR: No.30 ; Fri 13 JAN 1995 YOUR RIGHT TO KNOW

<sup>165</sup> DIGOS (Italy) Anti-Terrorism Report. “Searches at the Islamic Cultural Center, Viale Jenner 50, Milano, 6/26/1995.” Dated September 15, 1997.

<sup>166</sup> “State Summarizing pursuant to section 40.1(1) of the Immigration Act.” In relation to Mahmoud Jaballah. The Federal Court of Canada.

<sup>167</sup> “State Summarizing pursuant to section 40.1(1) of the Immigration Act.” In relation to Mahmoud Jaballah. The Federal Court of Canada.

<sup>168</sup> “REPORT NO: 1 - Report On Kosovan Refugees.” Report from the *Al-Haramain* Foundation; Tirana, Albania. April 2, 1999. <http://kosova.hypermart.net/harameen.html>.

<sup>169</sup> Associated Press, “U.S. blocks assets of Islamic charity’s operations in Bosnia and Somalia,” March 11, 2002.

<sup>170</sup> Associated Press, “Kenya bans six Islamic aid agencies after U.S. Embassy bombing,” September 9, 1998.

Wadih el-Hage, Osama bin Laden's personal secretary, was a principle convicted conspirator in the 1998 embassy bombings. **El-Hage's book of business cards exhibited at the federal trials in New York contained a card for "Mansour A. Al-Kadi" as the "Deputy General Director and Head of Africa-Committee of *Al-Haramain* Islamic Foundation."**<sup>171</sup> **"Mansuor [sic] Al-Kadi" is also listed as the Vice President of *Al-Haramain's* Ashland, Oregon office on IRS 990 Forms from fiscal year 2000.**<sup>172</sup> ***Al-Haramain's* English-language website further identifies Al-Kadi as a member of its global Board of Trustees.**<sup>173</sup>

- Regarding the U.S. presence in the Muslim world, two months after the 1998 East Africa Embassy bombings the *Al-Haramain English-language newsletter* read:

**The war of the Christian Crusaders is today at its most intense...**The Muslim whose mind has not been corrupted cannot bear to see the unbelievers wielding authority, and ordering and prohibiting in his own country. Therefore **such a Muslim strives his utmost to expel and distance them - even if he has to sacrifice his own life, or his most cherished possession, for this cause.**<sup>174</sup>

- *Al-Haramain's* website regularly covered the "The Jihād In Chechnya," posting reports from its representative in Chechnya, Abdul-Lateef Ad-Diraan.<sup>175</sup> **The Russian FSB security service accused the *Al-Haramain* Foundation of transferring \$1 million to Chechen Muslim rebels in 1999 and arranging the purchase on their behalf of 500 "heavy weapons" from the Taliban in Afghanistan.**<sup>176</sup> According to the *Washington Post*, the FSB memo alleged written exchanges between Arab-Afghan military commanders in Chechnya and *Al-Haramain's* "director" back in the Saudi Kingdom:

**Today, *Al-Haramain* has \$50 million for the needs of the mujaheddin ['holy warriors']...The reason *Al-Haramain* provides assistance a little bit at a time is because it is afraid of the accusations it is assisting the jihād.**<sup>177</sup>

- In the February 2000 *Al-Haramain* newsletter, a columnist wrote, **'Jihād is a religious obligation in Islaam. Its aim is to fight oppression and injustice and to remove obstacles which prevent the spread of Islaam. This is accomplish[ed] either by weakening or destroying the disbelieving prevalent**

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<sup>171</sup> *U.S. v. Usama bin Laden, et al.* United States District Court for the Southern District of New York. 116 F. Supp. 2d 489; 2000 U.S. Dist. LEXIS 14507. October 5, 2000, Decided. October 5, 2000, Filed. Government exhibits GX-207 to GX-364.

<sup>172</sup> IRS 990 Form fiscal year 2000 for the "*Al-Haramain* Foundation."

<sup>173</sup> <http://www.alharamain.org/alharamain/eng/inner.asp?order=1&num=1>.

<sup>174</sup> Shaykh Abdul-Aziz Ibn Baz. "The Ideological Attack." *Al-Haramain Newsletter*. Vol. 2; No. 10. October 1998.

<sup>175</sup> [http://www.alharamain.org/alharamain/chechniya/chech\\_eng01.html](http://www.alharamain.org/alharamain/chechniya/chech_eng01.html). See also:

[http://www.alharamain.org/alharamain/chechniya/chech\\_eng04.html](http://www.alharamain.org/alharamain/chechniya/chech_eng04.html).

<sup>176</sup> *The Washington Post*, "How Jihad Made Its Way to Chechnya Secular Separatist Movement Transformed by Militant Vanguard," April 26, 2003.

<sup>177</sup> *The Washington Post*, "How Jihad Made Its Way to Chechnya Secular Separatist Movement Transformed by Militant Vanguard," April 26, 2003.

political powers so that Muslims can prevent anyone from persecuting their brother Muslims wherever they may be.”<sup>178</sup>

- German authorities detained and interrogated six men tied to the Al-Nur mosque in Berlin in March 2003.<sup>179</sup> One of the men, Tunisian-born Ihsan Garnooui, was arrested after a **poison handbook, bomb-making ingredients, a loaded handgun, and a stolen passport were found in his belongings.**<sup>180</sup> Masjid Al-Nur had come under scrutiny for its links to **Mohammad J. Fakihi, Director of the Islamic Affairs Department at the Saudi Embassy in Berlin, who has been tied to *Al-Qaeda* and alleged September 11 conspirators active in Germany.**<sup>181</sup>
  - Reports indicate German investigators were examining the role of the *Al-Haramain* Foundation in funding and sponsorship of the Al-Nur mosque. Shaykh ‘Aqeel Ibn ‘Abdul-‘Aziz Al-‘Aqeel, the “general director” of *Al-Haramain*, is listed as a co-owner of the land the mosque sits on, which was purchased only months after the arrival of Fakihi at the Saudi Embassy in Berlin.<sup>182</sup>

*Al-Haramain* is closely controlled and funded by members of the Saudi government, religious hierarchy, and royal family. Most notably, according to *Al-Haramain*’s website [www.alharamain.org](http://www.alharamain.org), the “superintendent of all Foundation activities” is Shaykh Saleh Ibn Abdul-‘Azeez Aali Shaykh, the Saudi Minister of Islamic Affairs, Endowments, Call and Guidance. Shaykh Abdul-‘Azeez Aali formally serves as “the chairman of the administrative board” of *Al-Haramain*.<sup>183</sup>

The Bin Baz Foundation is headed by **Prince Salman bin Abdulaziz, the governor of Riyadh region, and Prince Abdulaziz bin Fahad bin Abdulaziz, the Saudi State Minister and Head of Council of Ministers Chamber.**<sup>184</sup> The “General Director” of *Al-Haramain*, Shaykh ‘Aqeel Ibn ‘Abdul-‘Aziz Al-‘Aqeel, is a member of the Board of Trustees of the influential Saudi Bin Baz Foundation.<sup>185</sup> Shaykh Al-‘Aqeel has stated on several occasions that *Al-Haramain* operates only with the explicit permission and the Islamic mandate of the Kingdom of Saudi Arabia. Interviewed in the Washington Post, Al-‘Aqeel explained, “**We do not have any relationship with any terrorist activities...We work under the supervision of the Saudi government.**”<sup>186</sup> In other interviews, **Aqeel has indicated that the activities of *Al-Haramain* are “under**

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<sup>178</sup> *Al-Haramain* Newsletter. Vol. 4; No. 3. February 2000.

<sup>179</sup> The Wall Street Journal, “Germans Investigate Saudi Official,” April 22, 2003.

<sup>180</sup> The Wall Street Journal, “Germans Investigate Saudi Official,” April 22, 2003.

<sup>181</sup> The Wall Street Journal, “Germans Investigate Saudi Official,” April 22, 2003.

<sup>182</sup> The Wall Street Journal, “Germans Investigate Saudi Official,” April 22, 2003.

<sup>183</sup> <http://www.alharamain.org/alharamain/eng/inner.asp?order=1&num=1>. See also:

<http://www.alharamain.org/english/ourobjectives.htm> January 27, 2002.

<sup>184</sup> <http://binbazfoundation.org/english/leadership.html>. See also:

<http://www.alharamain.org/alharamain/eng/inner.asp?order=1&num=1>.

<sup>185</sup> <http://binbazfoundation.org/english/leadership.html>, accessed July 30, 2003.

<sup>186</sup> The Washington Post, “How Jihad Made Its Way to Chechnya Secular Separatist Movement Transformed by Militant Vanguard,” April 26, 2003.

**tight administrative and financial control”<sup>187</sup> and that over 95% of his group’s funding comes directly from Saudi Arabia.<sup>188</sup>**

*Al-Haramain* has posted endorsements from prominent Saudi officials on its English-language website. Among these, an “attestation” written by the former supreme religious authority in Saudi Arabia, Shaykh Abdulaziz Bin Baz, dated April 15, 1999:

**I attach for you a check in the amount of 10,000 Riyals to assist the [Al-Haramain] Foundation in its charitable work. May Allah accept your efforts, multiply your reward and bless you in your work for indeed He is Most Generous and Most Kind.<sup>189</sup>**

Shaykh Mohammed Al-Uthaimen, a lecturer at the Imam Muhammad bin Saud Islamic University and a member of the **Council of Senior Scholars of the Kingdom of Saudi Arabia** wrote in an endorsement dated October 22, 1998:

...I was very pleased with what the Foundation has done both domestically and internationally just as I was pleased with the opening of the breasts of the brothers who accepted Islam. I ask Allah (SWT) to make all of them firm and to provide us with sincerity and correct action.<sup>190</sup>

On May 1, 1999, Abdul-Lateef Saleh wrote on the letterhead of the Saudi embassy in Albania to *Al-Haramain* “superintendent” and Minister of Islamic Affairs Shaykh Saleh Ibn Abdul-‘Azeez Aali Shaykh to “express my appreciation and praise for the efforts of *Al-Haramain* Foundation in the Albanian Republic... **We thank you for the cooperation of the Foundation in Albania with the Embassy of the Custodian of the Two Holy Mosques, King Fahd Ibn Abdul-Aziz—may Allah preserve him. If anything, this indicates the deep ties among Saudi society both governmentally and with its people.**”<sup>191</sup> Six months later, Abdul-Lateef was expelled from Albania on suspicion of membership in “the radical Islamic Jihad group”<sup>192</sup> and was alleged to be linked directly to Osama Bin Laden.<sup>193</sup>

Support for the *Al-Haramain* Foundation runs to the most senior levels of the Al-Saud family. On **November 12, 2002, a charitable event in Riyadh co-sponsored by the Al-Haramain Foundation, IIRO, and the World Assembly for Muslim Youth (WAMY) was attended by, among others: Governor of the Riyadh region, Prince Salman bin Abdul Aziz; Grand Mufti of Saudi Arabia, Shaykh Abdulaziz bin Abdullah Al Al-Shaykh; Minister of Islamic Affairs, Shaykh Saleh Ibn Abdul-‘Azeez Aali Shaykh; and, Al-Haramain director Shaykh ‘Aqeel Ibn ‘Abdul-‘Aziz Al-‘Aqeel.**<sup>194</sup>

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<sup>187</sup> Agence France Presse, “Noose tightens around Islamic charities in Gulf,” October 3, 2001.

<sup>188</sup> Al-Sharq al-Awsat (London), “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

<sup>189</sup> <http://www.alharamain.org/english/ouobjectives.htm> January 27, 2002.

<sup>190</sup> <http://www.alharamain.org/english/ouobjectives.htm> January 27, 2002.

<sup>191</sup> “REPORT NO: 12 - A Letter of Commendation.” Report from the *Al-Haramain* Foundation; Tirana, Albania. May 1, 1999. <http://kosova.hypermart.net/harameen.html>.

<sup>192</sup> AP, 11/14/99 (Citing to Gazeta Shqiptare and Koha Jone ‘that we should get translated’) (Independently confirmed by government official who spoke on condition of anonymity.)

<sup>193</sup> Deutsche Presse-Agentur, “Albanian Police Said to Have Handed Suspected Terrorist to CIA, November 14, 1999.

<sup>194</sup> Saudi Press Agency, “Prince Salman patronizes charity ceremony,” November 12, 2002.

Less than two weeks later, **Prince Abdul Majeed Ibn Abdul Aziz, Governor of the Mecca Region, pledged a personal contribution of approximately \$40,000 during a joint ceremony organized by *Al-Haramain* and WAMY.**<sup>195</sup> Elsewhere, **Prince Mohammed bin Fahd bin Abdul Aziz, Governor of the Eastern region of Saudi Arabia, was a featured guest at yet another joint charitable function organized in November 2002 by IIRO, WAMY, and *Al-Haramain*.**<sup>196</sup> After pledging a donation of over \$250,000, **Prince Mohammed bin Abdul Aziz delivered a speech to attendees congratulating the assistance “given by the government of the Kingdom of Saudi Arabia under the leadership of...King Fahd Ibn Abdul Aziz, Crown Prince Abdullah Ibn Abdul Aziz and Prince Sultan Ibn Abdul Aziz, Second Deputy Prime Minister and Commander of the National Guard to charities and charitable deeds.”**<sup>197</sup>

On March 11, 2002, the U.S. Treasury froze the assets of the *Al-Haramain* branches in Somalia and Bosnia.<sup>198</sup> *Al-Haramain* spent roughly \$26.7 million total in Somalia, and over \$260,000 per year in Bosnia in the last ten years.<sup>199</sup> **Investigators suggested that *Al-Haramain*'s Bosnia office had been linked to the terrorist group *Al-Gama`at Al-Islamiyya*, and that Wa'il Jalaidan was authorized to withdraw money from its local bank account.**<sup>200</sup>

**Shaykh 'Aqeel Al-'Aqeel has flatly denied that any *Al-Haramain* branch office could be operating independently of the Saudi central headquarters.** When asked in Arab news interviews whether *Al-Haramain* retains “tight control” over its affiliates, Al-'Aqeel responded:

Yes, of course. The offices' directors are employees who follow the directions of the main office with regards to hiring workers at the offices and making any decisions on cooperation with any party. In the main office, there are 19 auditors. Each of the foundation's specialized committees has an auditor. There are monthly, quarterly, and yearly reports on the foundation's revenue and expenditure.<sup>201</sup>

Shaykh Al-'Aqeel has dismissed U.S. government action against *Al-Haramain*'s regional offices. **He insists, “we have a large number of offices all over the world. We still can do the work in Bosnia and Somalia even if our offices there were closed. We can run the work through preachers. They can close the offices but they cannot arrest all the preachers.”**<sup>202</sup> According to Al-'Aqeel, *Al-Haramain* has opened three more

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<sup>195</sup> Ain Al-Yaqeen, November 29, 2002, <http://www.ain-al-yaqeen.com/issues/20021129/feat7en.htm>

<sup>196</sup> Ain Al-Yaqeen, November 29, 2002, <http://www.ain-al-yaqeen.com/issues/20021129/feat7en.htm>

<sup>197</sup> Ain Al-Yaqeen, November 29, 2002, <http://www.ain-al-yaqeen.com/issues/20021129/feat7en.htm>

<sup>198</sup> Executive Order 13224 Blocking Terrorist Property and a Summary of The Terrorism Sanctions Regulation, US Department of the Treasury Office of Foreign Assets Control.

<sup>199</sup> Agence France Presse, “Saudi Arabia's top Islamic charity denies any of its assets frozen,” March 13, 2002.

<sup>200</sup> Dani (Sarajevo), “Blockading Young Muslims' Way—Misuse of Humanitarian Funds To Support Terrorism,” November 22, 2002.

<sup>201</sup> Al-Sharq al-Awsat, “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

<sup>202</sup> Al-Sharq al-Awsat, “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

**affiliate offices since 9/11** and has garnered greater government recognition; “Our (relief and fund-raising) activities have not been affected at all by the September 11 attacks...In fact, we have expanded our activities.”<sup>203</sup> ‘Al-Aqeel cites a 3 percent rise in revenues (about \$1.9 million) since September 11;<sup>204</sup> he has said, **“We are like heroes in the Islamic world because America is against us.”**<sup>205</sup>

The Saudi royal spokesman has routinely claimed there is no evidence linking *Al-Haramain* to Islamic radicalism and terrorism. In recent days, though, the Saudis have admitted that *Al-Haramain* was engaged in activities that were not in accordance with its stated mission. In a June 12 news conference, Adel Al-Jubair announced that *Al-Haramain* “would be shutting down all of its foreign offices”<sup>206</sup> after Saudi investigators “discovered that in many cases the financial controls were not up to par. The individuals working in those offices, the vast majority of them were non-Saudis, about whose background the head organization knew very little. And so we worked with the organization, and they came to the conclusion that the best thing they can do is shut down those offices.”<sup>207</sup> Despite these assertions, **there is no available evidence indicating that the *Al-Haramain* Foundation has ceased its operations.**

### **World Assembly of Muslim Youth**

The World Assembly of Muslim Youth (WAMY) is the world’s largest Muslim youth organization. According to a letter signed by WAMY Assistant Secretary General Dr. Hameed al Shaygi, WAMY has offices in London, Washington DC, Kuala Lumpur, Auckland, Dhaka, Nairobi, Dakar, Moscow, Cordoba (Argentina), and headquarters in Riyadh. WAMY’s US website, [www.wamyusa.org](http://www.wamyusa.org), says “WAMY has 66 regional, local offices and representatives in the five continents.”<sup>208</sup> WAMY’s US office was incorporated in Falls Church, Virginia in 1992 by Osama bin Laden’s brother, Abdullah bin Laden.<sup>209</sup> Abdullah continued to be listed on WAMY’s IRS forms 990 through at least 1998.<sup>210</sup> WAMY’s goal, according to its pamphlet *Islam at a Glance* is to “arm the Muslim youth with full confidence in the supremacy of the Islamic system over other systems.”

There is ample evidence that WAMY is primarily a Saudi organization, if funded by government officials, and is at least indirectly involved in terrorism.

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<sup>203</sup> [Arab News](#), “Saudi societies fight back America’s uncharitable charges a year on,” September 9, 2002.

<sup>204</sup> [Al-Sharq al-Awsat](#), “Interview with Aqil al-Aqil, general manager of the charitable Al-Haramayn Foundation,” March 16, 2002.

<sup>205</sup> [Reuters](#), “Saudi Charity Denies U.S. Charges of Terror Links,” July 1, 2003.

<sup>206</sup> News Conference with Adel Al-Jubeir, Adviser to the Saudi Crown Prince. [http://www.saudiembassy.net/press\\_release/statements/03-ST-Adel-embassy-0612-transcript.htm](http://www.saudiembassy.net/press_release/statements/03-ST-Adel-embassy-0612-transcript.htm) June 12, 2003.

<sup>207</sup> News Conference with Adel Al-Jubeir, Adviser to the Saudi Crown Prince. [http://www.saudiembassy.net/press\\_release/statements/03-ST-Adel-embassy-0612-transcript.htm](http://www.saudiembassy.net/press_release/statements/03-ST-Adel-embassy-0612-transcript.htm) June 12, 2003.

<sup>208</sup> <http://www.wamyusa.org/about.about%20wamy.htm>, as of December 11, 2002.

<sup>209</sup> WAMY IRS Form 1023 Application for Recognition of Exemption, filed November 9, 1992.

<sup>210</sup> IRS Form 990 filed by WAMY International, April 30, 1999.

In an interview with Middle East Newsfile, Dr Abdul Wahab Noorwali, Assistant Secretary General of WAMY, said, **‘Saudi Arabia's support has been enormous since the establishment of WAMY in 1963.** The Kingdom provides us with a supportive environment that allows us to work openly within the society to collect funds and spread activities. **It also provides us with protection abroad through Saudi embassies and consulates, in addition to financial support.**”<sup>211</sup>

WAMY’s leadership is also prominent in the Saudi Government establishment:

- At a November 2001 joint fundraiser for WAMY, the International Islamic Relief Organization (IIRO) and *Al-Haramain* Charitable Organization, “Riyadh governor Prince Salman contributed SR 1.5 million, while his deputy Prince Sattam donated SR1 million.”<sup>212</sup>
  - Prince Salman also donated SR1.5 million to a 1999 fund-raiser conducted by the same three organizations.<sup>213</sup>
- WAMY is headed by Saudi minister of Islamic affairs Saleh al-Alshaikh.<sup>214</sup> “His Royal Highness” Prince Ghazi addressed the Eighth International Conference of the World Assembly of Muslim Youth in October 1998.<sup>215</sup> The following year, Crown Prince Abdallah bin Abd-al-Aziz, Deputy Premier and Commander of the National Guard, “received guests of the ninth international conference of the World Assembly of Muslim Youth and its officials who came to greet him on the occasion of the end of the conference, which was held here under the auspices of the crown prince.”<sup>216</sup> The Prince told his visitors, “Not only Saudi Arabia, Iraq, the Sudan or any other country... But rather Islam is the target.”<sup>217</sup>
- Maneh ibn Hammad Al-Johani was Secretary-General of WAMY when he died in August 2002. He was a **member of the Shura Council**, and an **“active member of the 120-member consultative body.”**<sup>218</sup> In an interview after al-Johani’s death, WAMY’s assistant Secretary-General Saleh Al-Wohaibi said he was **“to brief Prince Abdullah on the organization’s activities.** He was going to update the regent on WAMY’s upcoming ninth international...”<sup>219</sup>
- King Fahd bin Abdul Aziz is funding this year’s WAMY Hajj drive.<sup>220</sup>
- Prince Abdul Majeed Bin Abdul Aziz, Governor of the Makkah Region of Saudi Arabia, “graced Monday evening the charity function held by the International Islamic Relief Organization (IIRO) in association with the World Assembly of

<sup>211</sup> Middle East Newsfile, “WAMY Team in Afghanistan Risks Life to Deliver Aid,” November 20, 2001.

<sup>212</sup> MiddleEast Newsfile, “Fund Raising Event Generates SR6.5 million,” November 29, 2001.

<sup>213</sup> MiddleEast Newsfile, “Salman donates SR1.5m in a Major Fund-Raising Event,” December 16, 2001.

<sup>214</sup> <http://www.saudiinstitute.org/hate.htm> accessed July 27, 2003.

<sup>215</sup> Amman Jordan Times, “Jordan’s Prince Ghazi Addresses Muslim Youth Conference,” October 21, 1998.

<sup>216</sup> BBS, “Saudi Crown Prince Receives Dignitaries, says Islam Targeted,” November 2, 2002.

<sup>217</sup> BBS, “Saudi Crown Prince Receives Dignitaries, says Islam Targeted,” November 2, 2002.

<sup>218</sup> ArabNews, “WAMY chief Johani dies in car crash,” August 5, 2002.

<sup>219</sup> ArabNews, “WAMY chief Johani dies in car crash,” August 5, 2002.

<sup>220</sup> <http://www.saudinf.com/main/y5346.htm> accessed July 27, 2003.

Muslim Youth (WAMY) and the Haramain Charitable Organization (HCO) here.”<sup>221</sup>

- According to the Saudi Arabian Information Resource web page, “Custodian of the Two Holy Mosques King Fahd bin Abdul Aziz has issued directives to provide some of the governmental authorities and Saudi embassies and a number of Islamic organizations inside and outside the Kingdom of Saudi Arabia with 1.6 million copies of the Holy Quran and its meanings in various languages, published by the Madinah-based Custodian of the Two Holy Mosques King Fahd Complex for Printing the Holy Quran.” The article continues, “The Minister of Islamic Affairs, Endowments, Call and Guidance, Sheikh Salih Al-Al-Sheikh, announced this in a statement to SPA. He noted that in line with monarch's directives...the World Assembly for Muslim Youth...will be provided with copies of the Holy Quran and its translations.”<sup>222</sup>
- “There is growing evidence of Wahhabi activities in Iraq. Last month's issue of The Future of Islam, a monthly [WAMY publication]...carried a cover interview with Saudi cleric Ayed al-Qarni. Al-Qarni, an adviser to Prince Abdel-Aziz bin Fahd, youngest son of Saudi Arabia's King Fahd, stated that he prays for the destruction of America several times a day. He also urged Saudi subjects to go and fight in Iraq or contribute money.”<sup>223</sup>
- The Wall Street Journal has simply referred to WAMY as “a Saudi government-backed group.”<sup>224</sup>
- In November 1999, the Institute of Islamic and Arabic Sciences in America (IIASA) held a Symposium on “One Hundred Years of the Kingdom of Saudi Arabia.”<sup>225</sup> In the invitation to that event, **Abdullah Naseef, Vice Chairman of the Majlis as-Shura of the Saudi Arabian Government, Vice Chairman of WAMY and former Secretary-General of the Muslim World League**, said “Praise is due to Allah SWT and then to the kings of of [sic] Saudi Arabia who supported this pioneering organization and other non-governmental bodies such as the Muslim World League in Makkah in 1962 and the World Assembly of Muslim Youth in Riyadh in 1973.”<sup>226</sup>

The Saudi government also provides material support for WAMY. *Islamic Views* is an Arabic language book written by WAMY and printed by the **Saudi Government's Armed Forces Printing Press**. Under the heading “The Prophet asks for Jihad,” *Islamic Views* says, “The Prophet Mohammad fought against the infidels and the Jews till he triumphed over them and conducted himself about twenty invasions and he sent tens of

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<sup>221</sup> MiddleEast Newsfile, “Abdul Majeed launches IIRO charity drive; Emir donates SR300,000 to Three Organizations,” November 20, 2002.

<sup>222</sup> <http://www.saudinf.com/main/y2320.htm> accessed July 27, 2003.

<sup>223</sup> Scotsman Publication, “Terror Alliance Targets US Forces in Iraq,” June 15, 2003.

<sup>224</sup> Wall Street Journal, “Reports Link Charity to an *Al-Qaeda* Front,” September 20, 2003.

<sup>225</sup> <http://www.iiasa.org/researchcenter/symposium.htm> accessed July 27, 2003.

<sup>226</sup> <http://www.iiasa.org/researchcenter/symposium.htm> accessed July 27, 2003.

regiments led by his companions for *Jihad*...**Damn from Allah to the Jews** who made graves of their prophets as Masjid.”<sup>227</sup>

Later, *Islamic Views* says **Islam “is a religion of Jihad”** and that *Jihad* “was an answer for the Jews, the liars.”

[T]each our children to love taking revenge on the Jews and the oppressors, and teach them that our youngsters will liberate Palestine and al-Quds when they go back to Islam and make *Jihad* for the sake of Allah.<sup>228</sup>

*Islamic Views* exhorts Muslims to wage “*Jihad* against the Satan,”<sup>229</sup> and that “You should not back the Jews and the Christians and the Communists against the Muslims; the Communists, the Infidels, the Jews, and the Christians, those who do not believe in Mohammed. You should say they are infidels.”<sup>230</sup>

WAMY also directly supports terrorist attacks. WAMY invited Khaled Mishal, Political Head<sup>231</sup> of Hamas to their “Muslim Youth and Globalization” conference on October 29, 2002.<sup>232</sup> According to Agence France Presse, “[Mishal] was hugged and kissed by hundreds of participants.”<sup>233</sup>

The Arab News of April 12, 2002 reported, “The World Assembly of Muslim Youth (WAMY) has decided to raise its monthly contribution to Palestinian Intifada from SR3 million [\$800,000] to SR10 million [\$2.7 million]...”<sup>234</sup> The increase in monthly aid to the Intifada was “in addition to the over \$70 million they had collected from donations through WAMY offices abroad and on special occasions.”<sup>235</sup>

WAMY has been particularly active in Pakistan, both in support of Afghan warlords and Kashmiri terrorists. According to a Pakistani Government website,<sup>236</sup> WAMY is located at PO Box 1055 in Peshawar.<sup>237</sup> The Office of Foreign Assets Control (OFAC) lists PO Box 1055, Peshawar, Pakistan as an address of the Specially Designated Global Terrorist Organization, Benevolence International Foundation (BIF).<sup>238</sup>

The Associated Press and CBS News report that WAMY’s Peshawar office was raided in November 2001 in a joint FBI-Pakistani intelligence operation.<sup>239</sup> A **WAMY employee**

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<sup>227</sup> Islamic Views, Saudi Armed Forces Printing Press.

<sup>228</sup> Islamic Views, Saudi Armed Forces Printing Press.

<sup>229</sup> Islamic Views, Saudi Armed Forces Printing Press.

<sup>230</sup> Islamic Views, Saudi Armed Forces Printing Press.

<sup>231</sup> Christian Science Monitor, “King Charts New Mideast Course,” September 24, 1999.

<sup>232</sup> Agence France Presse, “Muslim Youth Urged to Embrace ‘Moderate Islam’ at Riyadh Conference,” October 29, 2002.

<sup>233</sup> Agence France Presse, “Muslim Youth Urged to Embrace ‘Moderate Islam’ at Riyadh Conference,” October 29, 2002.

<sup>234</sup> Arab News, “WAMY to raise monthly contributions to Palestinian Intifada to SR10 million,” April 12, 2002.

<sup>235</sup> Arab News, “WAMY to raise monthly contributions to Palestinian Intifada to SR10 million,” April 12, 2002.

<sup>236</sup> [www.epb.gov.pk/epb/jsp/ngo.jsp](http://www.epb.gov.pk/epb/jsp/ngo.jsp), as of December 12, 2002

<sup>237</sup> [www.epb.gov.pk/epb/jsp/ngo.jsp](http://www.epb.gov.pk/epb/jsp/ngo.jsp), as of December 12, 2002.

<sup>238</sup> <http://www.treas.gov/offices/enforcement/ofac/sanctions/terrorism.html>, as of December 12, 2002.

<sup>239</sup> AP, “Pakistan Questions Sudan Man About Tape,” December 9, 2002.

was subsequently questioned for hand delivering a recorded message from Osama bin Laden to local media.<sup>240</sup> In that tape, bin Laden praised various terrorist attacks, including the Bali nightclub bombing that killed over 200 people, and the Chechen takeover of a theatre in Moscow that led to over 150 deaths.<sup>241</sup>

Nazir Qureshi is assistant Secretary-General of WAMY. He has been accused by the Indian government of supplying money to Kashmiri terrorist groups headed by Syed Ali Shah Geelani.<sup>242</sup> The Pakistani paper The News reported on March 25, 2001 that the Pakistani youth organization *Jamiat Taleba Arabia* is the only Pakistan-based member organization of WAMY. The article continued, “**WAMY is also involved in religious and Jehadi training** for its member organizations.”<sup>243</sup> According to The News, *Jamiat Taleba Arabia*, the WAMY member-organization, was:

involved in Afghanistan from the very beginning. It joined the *Jihad* in Kashmir as soon as the Kashmiris started their armed struggle in 1990 and was fully involved by 1993. The members of the *Jamiat Taleba Arabia* fought under the umbrella of Gulbadin Hakmatyar’s *Hizbe Islami* in Afghanistan and, in Occupied Kashmir, under the discipline of the *hizbul Mujahideen*<sup>244</sup>...Jihad has become the focus of the *Jamiat’s* activities in the last two decades.<sup>245</sup>

According to the Indian magazine *Frontline*, Mohammed Ayyub Thukar, President of the World Kashmir Freedom Movement,<sup>246</sup> was a financier of *Hizbul Mujahideen*, a Kashmiri terror organization.<sup>247</sup> During his exile in Saudi Arabia, Thukar was affiliated with MWL, WAMY, and the Muslim Brotherhood.<sup>248</sup>

Sardar Ija Afzal Khan, Amir of *Jamaat-e-Islami* since early June, 2002,<sup>249</sup> “highlighted [the] freedom struggle of the Kashmiris at the forums of World Assembly of Muslim Youth...”<sup>250</sup>

The Indian government contends that “90 percent of the funding [for Kashmir militants] is from other countries and Islamic organizations like the World Association of Muslim Youth...”<sup>251</sup>

Beyond the Middle East and India, WAMY works to immerse its students in its hateful ideology. For example, Philippine resident Zam Amputan told the Christian Science

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<sup>240</sup> AP, “Pakistan Questions Sudan Man About Tape,” December 9, 2002.

<sup>241</sup> AP, “Pakistan Questions Sudan Man About Tape,” December 9, 2002.

<sup>242</sup> The Press Trust of India, “Two Detained for Passing on Fund to Geelani,” June 12, 2002.

<sup>243</sup> The News, “By the Book, for the Book,” March 25, 2001.

<sup>244</sup> The News, “By the Book, for the Book,” March 25, 2001.

<sup>245</sup> The News, “By the Book, for the Book,” March 25, 2001.

<sup>246</sup> <http://www.flonnet.com/fl1913/19131120.htm>, as of December 11, 2002.

<sup>247</sup> <http://www.flonnet.com/fl1913/19131120.htm>, as of December 11, 2002.

<sup>248</sup> Ethnic Newswatch, “India Zooms in on Kashmir Militancy’s Chief Financier,” July 5, 2002.

<sup>249</sup> Pakistan Newswire, “Sardar Ijaz Afzar elected as Amir JI, AJK,” June 6, 2002.

<sup>250</sup> Pakistan Newswire, “Sardar Ijaz Afzar elected as Amir JI, AJK,” June 6, 2002.

<sup>251</sup> <http://www.hvk.org/articles/0402/133.html>, as of December 11, 2002.

Monitor that WAMY paid for him to attend a *madrassah* in Peshawar in 1987. According to the Monitor, “There he was exposed to the Wahhabi ideology.” Amputan told the Monitor he returned to the Philippines “**thinking of ways to create a separate Islamic state in the Southern Philippines.**”<sup>252</sup> The Washington Quarterly reports that “**IIRO is not the only charitable organization in the Philippines suspected of financing terrorism. Manila is investigating five other Muslim charities active in the Philippines...[including] the World Alliance of Muslim Youth...**”<sup>253</sup>

Similarly, according to Professor S.V. Seshagiri Rao, the organization *Deendar Anjuman* “was involved in militant activity in Bosnia, Kosovo and Chechnya through the **World Association of Muslim Youth (WAMY), a Saudi Arabia based fundamentalist outfit.**”<sup>254</sup> *Deendar Anjuman* is banned by the Indian government.<sup>255</sup>

WAMY may also be tied to the 1993 World Trade Center bombing. When Ahmed Ajaj was arrested in 1992<sup>256</sup> investigators confiscated his belongings. Among them was an official WAMY envelope printed with the organization’s return address in Saudi Arabia.<sup>257</sup> After serving a six-month prison term for attempting to enter the U.S. with a false passport, Ajaj was released.<sup>258</sup> Ajaj was rearrested and convicted in connection to the 1993 World Trade Center bombing on March 4, 1994. He was sentenced to 240 years in prison on May 24, 1994.<sup>259</sup>

The envelope marked “WAMY” contained a manual titled “Military Lessons in the *Jihad* Against the Tyrants that detailed how to establish and maintain clandestine cells.”<sup>260</sup> The same manual, with several added sections, was found in the London apartment of African Embassy bomber Khalid al-Fawwaz in 1998.<sup>261</sup> Fawwaz has since been indicted, and the United States is seeking his extradition from England.<sup>262</sup>

The Ajaj manual refers repeatedly to the role and importance of the “youth” in carrying out *Jihad* and re-establishing Muslim rule.<sup>263</sup> The manual’s “dedication” says, “what [the apostate regimes] know is the dialogue of bullets, the ideals of assassination, explosion and destruction, and the politics of the machine gun.”<sup>264</sup> It continues:

An Islamic state has not and will not be formed through peaceful solutions or through the Assemblies of Polytheism. It will be

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<sup>252</sup> Christian Science Monitor, “The Tenets of Terror,” October 18, 2001.

<sup>253</sup> Washington Quarterly, “Forging an Indirect Strategy in Southeast Asia,” Spring 2002.

<sup>254</sup> <http://groups.google.com/groups?q=wamy+bosnia&hl=en&lr=&ie=UTF-8&oe=UTF-8&selm=8le2q1%24cei%241%40nnrp1.deja.com&rnum=7>.

<sup>255</sup> Times of India, “2 Deendar Activists held,” May 11, 2002. See also:

<http://www.hinduonnet.com/thehindu/2001/05/04/stories/01040007.htm>

<sup>256</sup> Newsday, “New Suspect Charged in WTC Blast,” May 7, 1993.

<sup>257</sup> United States of America v. Usama Bin Laden, et al., S5 93 CR 180, Government Exhibit 2800-A.

<sup>258</sup> Washington Post, “Retracing the Steps of a Terror Suspect; Accused Bomb Builder Tied to Many Plots,” June 5, 1995.

<sup>259</sup> Chicago Sun-Times, “Trade Center Bombers Sentenced to 240 yrs,” May 24, 1994.

<sup>260</sup> New York Times, “A Sixth Suspect Charged in Blast,” May 7, 1993.

<sup>261</sup> Guardian Unlimited, “Crackdown on British Cell,” September 23, 2001 AND United States of America v. Usama Bin Laden, et al., S5 93 CR 180, Government Exhibit 2800-A.

<sup>262</sup> Sunday Telegraph, “We Have Made a Paradise for Terrorists in Our Own Backyard,” May 4, 2003.

<sup>263</sup> United States of America v. Usama Bin Laden, et al., S5 93 CR 180, Government Exhibit 2800-A.

<sup>264</sup> United States of America v. Usama Bin Laden, et al., S5 93 CR 180, Government Exhibit 2800-A.

formed as it did through the written words and the gun, through the word and the bullet.

The manual instructs that “the principal mission for the military organization is to overthrow the atheist regimes and replace them with Islamic ones,” and lists strategies such as kidnapping enemy soldiers, assassinating personnel and foreign tourists, spreading rumors, and blowing up, destroying, and sabotaging places of entertainment as secondary duties of the military organization. The ultimate goal, repeated over and over, is “get[ting] rid of people who stand in the way of the Islamic Call,” and “establishing an Islamic State.”<sup>265</sup>

The manual goes on to provide in-depth instructions for obtaining and storing false documents, finding housing, obtaining and storing weapons, conducting reconnaissance, planning attacks, carrying out attacks, avoiding detection, and using other tactics.<sup>266</sup>

When asked about accusations that WAMY is a funding front for terrorists, Secretary-General Dr. Saleh al-Wohaibi “blamed the Zionist-controlled media and anti-Islamic organizations in the US...”<sup>267</sup>

#### WAMY in the United States

WAMY has provided financial support to the US-based Council on American-Islamic Relations (CAIR), a civil rights organization which received some of its initial seed money from the Holy Land Foundation for Relief and Development (HLFRD). On December 4, 2001, the Treasury Department listed HLF as a Specially Designated Terrorist. According to Treasury Department, HLF “raises millions of dollars annually that is used by HAMAS.”

CAIR’s founders Nihad Awad and Omar Ahmed came from leadership positions of the Islamic Association for Palestine (IAP).

An August 2002 court decision against the Holy Land Foundation states “the Islamic Association for Palestine has acted in support of Hamas.”<sup>268</sup>

According to Steven Pomerantz, a retired FBI Assistant Director who also served as Chief of the FBI Counterterrorism section in the mid to late 1980’s:

“...CAIR has defended individuals involved in terrorist violence, including Hamas leader Musa Abu Marzouk, and he has embraced people who have engaged in promoting violence or hateful and bigoted rhetoric. The modus operandi has been to falsely tar as ‘anti-Muslim’ the U.S. government, counter-terrorist officials, writers, journalists and others who have investigated or exposed the threat of Middle East based terrorism...”<sup>269</sup>

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<sup>265</sup> United States of America v. Usama Bin Laden, et al., S5 93 CR 180, Government Exhibit 2800-A.

<sup>266</sup> United States of America v. Usama Bin Laden, et al., S5 93 CR 180, Government Exhibit 2800-A.

<sup>267</sup> Arab News, “WAMY Keen to Boost its Activities Despite Smear Campaign: Wohaibi,” August 27, 2002.

<sup>268</sup> Holy Land Foundation for Relief and Development vs. John Ashcroft in his official capacity as Attorney General of the United States. Civil Action # 02-422 (GK)

<sup>269</sup> Spring 1998 *Journal of Counterterrorism & Security International*.

Despite CAIR's statement in November 2001 that they "...do not support directly or indirectly, or receive support from, any overseas group or government,"<sup>270</sup> it appears that the Saudi-based WAMY has funded CAIR both before and after this proclamation.

According to a December 23, 1999 *Arab News* article, Dr. Hamid Shaygi, assistant Secretary General of WAMY announced at a Riyadh press conference, with Nihad Awad in attendance, that WAMY "was extending both moral and financial support to CAIR in its effort to construct headquarters at a cost of \$3.5 million in Washington, DC." The article continued saying WAMY would also "introduce CAIR to Saudi philanthropists and recommend their financial support for the headquarters project."<sup>271</sup>

**In 1998, the *Saudi Gazette* reports that CAIR's Executive Director Nihad Awad addressed a press conference at the WAMY headquarters in Riyadh, Saudi Arabia. According to the report, "He [Awad] said CAIR needed funds to fight discrimination against Muslims, to promote the true image of Islam and to combat the anti-Islamic propaganda."<sup>272</sup>**

In 2002, the *Muslim World* reported that WAMY was extending its support to CAIR for its media campaign in the US.<sup>273</sup>

**CAIR has also received funds in part by the International Islamic Relief Organization (IIRO). The 1997 tax form 990 for the International Relief Organization (IRO) lists a grant to CAIR for \$10,000. The 1995 tax form 990 for the IRO lists a grant to CAIR for \$2,172.**

## **QATAR CHARITABLE SOCIETY (QCS)**

Another humanitarian organization actively financing *Al-Qaeda* and other designated international terror groups is the **Qatar Charitable Society (QCS)**, the oldest and largest such group in Qatar.<sup>274</sup> **QCS is a part of the Islamic Coordination Council (ICC)**, a coordinating body of Muslim charitable groups established in 1985 in Peshawar, Pakistan to maximize the financial assistance reaching Afghanistan.<sup>275</sup> **Shaykh Abdullah Azzam was a member of the ICC leadership prior to his assassination in Peshawar in 1989.**<sup>276</sup> **Other ICC members include the IIRO, the SRC, and WAMY.**<sup>277</sup>

Much like the various Saudi charities that have funded *Al-Qaeda* over the past decade, QCS draws much of its funding primarily from official sources, including the Qatari

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<sup>270</sup> Press Release from CAIR National, *Islamaphobe Smear Campaign Goes Public*, November 8, 2001.

<sup>271</sup> "WAMY spends SR12m on new mosques," *Arab News*, December 23, 1999

<sup>272</sup> "Nike Violating agreement on Offensive Logo says CAIR," *Saudi Gazette*, July 3, 1998

<sup>273</sup> *The Muslim World*, page 1, "WAMY supports CAIR campaign against US anti-Islamic sentiment," November 29, 2002

<sup>274</sup> "Voluntary and Charitable Organizations." <http://www.dohaislamicsummit.org/qatar/english/islamic-e.htm> March 1, 2003.

<sup>275</sup> <http://www.yellowpages.liwal.net/asistance/icc.htm> March 1, 2003.

<sup>276</sup> *Middle East Policy*, "The new global threat: transnational Salafis and Jihad," December 1, 2001.

<sup>277</sup> <http://www.yellowpages.liwal.net/asistance/icc.htm> March 1, 2003.

government itself. In October 2002, the Emir of Qatar, Shaykh Hamad bin Khalifa Al Thani, and the Qatari Foreign Minister, Shaykh Hamad bin Jassem bin Jabr Al Thani, invited the President of QCS, Shaykh Abdul Aziz bin Abdulrahman Al Thani, to join them in high-level meetings with the visiting United Nations High Commissioner for Relief, Ruud Lubbers.<sup>278</sup> An advertisement for QCS relief activities in Kosovo refers to a collaborative partnership with the state-supported Qatar Red Crescent Society.<sup>279</sup> Moreover, until recently, a WHOIS<sup>280</sup> lookup of the Qatar Charitable Society's website ([www.qsociety.org](http://www.qsociety.org)) listed Hashem Hussein as both the Administrative and Billing Contact for the site. His corresponding e-mail address, "hashim@MMAA.GOV.QA," indicates that Mr. Hussein was an employee of the Qatari Ministry of Municipal Affairs and Agriculture.

More recently, a VIP social event was organized by QCS in Bosnia to inaugurate a new relief project ordered by a "Decree of His Excellency the Emir [of Qatar]." The party was attended by, among others, Ambassadors from Egypt, Saudi Arabia, Libya, and Iran.<sup>281</sup>

According to its website, the Qatar Charity Society "aims to offer relief and help to orphans, victims of war and disasters by supporting them financially, socially and culturally up to the age of eighteen. QCS aids widows to meet living expenses, particularly those who lost all relatives and friends."<sup>282</sup> By 1995, QCS claimed to have initiated over 250 projects worldwide in thirty-five countries including India, Pakistan, Bangladesh, Afghanistan, Somalia, Sudan, Bosnia, Palestine, Yemen, and the Philippines.<sup>283</sup> **In one fiscal quarter of 1997 alone, QCS was reportedly engaged in worldwide projects estimated at a total value of over 3 million Qatari Riyals.**<sup>284</sup> QCS advertised twenty numbered bank accounts in the Qatar Islamic Bank and the Qatar International Islamic Bank ready to receive wired donations from at home and abroad.<sup>285</sup>

QCS' charitable mission acted as a cover for its material support to terrorists. In trial proceedings surrounding the prosecution of individuals associated with the African Embassy bombings, **QCS was named as a major financial conduit for Al-Qaeda.** Former *Al-Qaeda* member and star government witness **Jamal Al-Fadl testified how he had worked closely with QCS in 1993.**<sup>286</sup> Al-Fadl was asked to discuss **Dr. Abdullah Mohamed Yousef, a fundamentalist veterinarian and director of QCS.** He explained:

The guy [Yousef], he runs a group, **he is one of our membership, one of the Al-Qaeda group membership, and also he is [Sudanese] Islamic National Front membership,**

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<sup>278</sup> "UNHCR briefing notes: Liberia, Côte d'Ivoire, Rwanda." <http://www.reliefweb.int>. Dated October 12, 2002.

<sup>279</sup> "Urgent Relief for the Muslims of Kosovo."

[http://www.qcharity.org/qenglish/images/kosovo/new\\_page\\_2.htm](http://www.qcharity.org/qenglish/images/kosovo/new_page_2.htm). March 1, 2003.

<sup>280</sup> [www.register.com](http://www.register.com)

<sup>281</sup> "Qatar Relief Organization Builds 112 Houses for the Bosnian Returnees." *Al-Rayah*. August 31, 2002.

<sup>282</sup> <http://www.qcharity.org/qenglish/index.html>. March 1, 2003.

<sup>283</sup> *Riyadh Daily*, "Qatar organization carry out welfare projects," January 13, 1995.

<sup>284</sup> *Middle East News Items*, "Projects carried out by Qatar Charitable Society," September 8, 1997.

<sup>285</sup> <http://www.qcharity.org/qenglish/banks.htm>. March 1, 2003.

<sup>286</sup> *United States of America v. Usama Bin Laden, et al*. February 6, 2001. Testimony Transcript; Page 329.

**and he was in Afghanistan.** So he helped our people for the travel, documents, and also if some money come from the Gulf area to the organization, he gives the group some money from that money.<sup>287</sup>

In the Sudan, QCS actively aided radical quasi-official militias associated with the National Islamic Front (NIF) in fighting the Christian and animist groups of the South. In a fundraising brochure for the Sudan distributed by QCS in Qatar, **the Society appealed to its donors to help protect “our brotherly Sudan” from “wild savage invaders,”** who were accused of “destroying the Sudanese territorial integrity, security, stability, and unity.” The brochure further noted, “Every tiny support is great and important especially in this holy month, Ramadan. It is the month of Allah [sic] blessings...and the month of ‘Jihad’ in one’s person, one’s wealth, and one’s dwellings. Support for those brave heroes who are sacrificing their persons will be of great mercy, forgiveness and freeing from the Hell fire.”<sup>288</sup> During one short period of 1999 alone, the chairman of the QCS reported the transfer of 1 million Qatari Riyals in the form of “emergency aid” to the Sudan.<sup>289</sup>

In 1995, **Osama bin Laden reportedly confirmed to Jamal Al-Fadl that \$20,000 supplied by Dr. Abdullah Yousef through QCS was used by Al-Qaeda to bankroll the attempted assassination plot that year against Egyptian President Hosni Mubarak in Addis Ababa, Ethiopia.** At the time, **bin Laden sternly rebuked the financiers of the abortive terror plot for their carelessness in concealing the true source of the funds,** and expressed serious concerns that **“Al-Qaeda’s abilities to use charities to fund operations might be compromised as a result.”**<sup>290</sup>

During the mid-1990s, Dr. Yousef used the Qatar Charitable Society’s resources to serve the financial needs of the Eritrean Islamic Jihad Movement (EIJM).<sup>291</sup> At the time, **EIJM recruits, seeking to overthrow their own government and replace it with an Islamic regime, were receiving military training from senior Al-Qaeda lieutenants in the Sudan** after having been recruited to follow Osama bin Laden’s international agenda. Several years later, the **Deputy Emir of EIJM, Abul Bara’ Hassan Salman, confirmed in an interview, “As for the latest Christian onslaught which is being led by America...I say to the Muslim people everywhere: supporting Jihad and the Mujahideen is the way to remove the nightmare of degradation and humiliation which has rested on the chests of our community in its various forms.”**<sup>292</sup>

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<sup>287</sup> United States of America v. Usama Bin Laden, et al February 6, 2001. Testimony Transcript; Page 330.

<sup>288</sup> <http://www.qcharity.org/qenglish/helpsuda.htm>. Dated December 27, 1997.

<sup>289</sup> *Al-Rayah*. August 16, 1999.

<sup>290</sup> “Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements.”

United States of America v. Enaam M. Arnaout. United States District Court Northern District of Illinois, Eastern Division. Case #: 02 CR 892. January 31, 2003. *Page 103*.

<sup>291</sup> United States of America v. Usama Bin Laden, et al February 6, 2001. Testimony Transcript; Page 330.

<sup>292</sup> “The Governing Regime is a Terrorist Regime Which Acts With Enmity Against the Eritrean People’: An Interview with the Deputy Amir of the Eritrean Islamic Jihad Movement – Abul Bara’ Hassan Salman.” *Nida’ul Islam*. Issue 22; February-March 1998.

Outside of Africa, the Qatar Charitable Society was also extremely active in the Balkans and the turbulent Muslim republics of the Caucasus. In **November 1994, one Egyptian QCS “aid worker” was killed and another badly burned in a mysterious “gas explosion” in Sarajevo.**<sup>293</sup> QCS also helped distribute a collection of fundamentalist articles titled “Obstacles to the Islamic Resurgence” edited by former Bosnian President Alija Izetbegovic.<sup>294</sup> In the wake of September 11, Izetbegovic stepped down amid controversy that his administration had provided safe haven and travel documents to hundreds of Muslim militants loyal to *Al-Qaeda*.<sup>295</sup>

In October 2001, **the Azerbaijan Ministry of Justice forcibly closed down its own local QCS office for, “under the disguise of charity,” conducting “damaging activities that violate our national interests, as well as [cooperating] with terrorist structures and [distributing] propaganda inciting radical sectarianism, religious hatred and fanaticism.”**<sup>296</sup> In 1995, a QCS office founded in neighboring Daghestan (adjacent to Chechnya) dispensed 3 million Qatari Riyals in less than two years.<sup>297</sup> Russian intelligence became suspicious when they discovered that the QCS branch was being run by an Egyptian citizen named Yasir Ibrahim. **Daghestani state tax police initiated an inquiry into the organization, and uncovered forged documents and invoices detailing hundreds of thousands of dollars of illicit financial transactions. From the evidence they collected, investigators estimated that QCS had given perhaps as much as \$1 million to unspecified “Chechen extremists.”** The Russians found, **“most of the ‘charitable contributions’...were not recorded anywhere. The same goes for how the money was distributed.”**<sup>298</sup>

By liquidating charity bank accounts into untraceable cash withdrawals in war-torn states (often with no reliable banking systems), QCS was able to make this money simply disappear. Journalists confronted Qatari Foreign Minister Hamad Bin Jasim Bin Jabr Al-Thani with Russian allegations that QCS was openly and actively supporting “certain Arab individuals...fighting with the Chechen fighters.” With little reflection, Al-Thani flatly admitted that, indeed, this might be the case:

[W]e as a government cannot control the aid going abroad, some of which may go for humanitarian goals, and some may start as humanitarian but end up in another way. However, **there is no monitoring because people are sympathizing...We as a government may be able to control our sympathy, although in the end we are only human beings and**

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<sup>293</sup> *Agence France Presse*, “Egyptian aid worker, injured in gas explosion, due for evacuation,” November 26, 1994.

<sup>294</sup> [http://www.qcharity.org/qenglish/book\\_1.jpg](http://www.qcharity.org/qenglish/book_1.jpg). March 1, 2003.

<sup>295</sup> <http://www.aimpress.org/dyn/trae/archive/data/200110/11030-002-trae-sar.htm> accessed July 30, 2003. See also: *SRNA News Agency*, “Muslim leader denies there are Bin-Ladin’s supporters in Bosnia,” Broadcast in Serbo-Croat language in Bijeljina, October 9, 2001.

<sup>296</sup> *Interfax News Agency*, “Azerbaijan closes offices of Arab relief organizations due to illegal activity,” April 10, 2002. See also: *Turan News Agency* (Baku), “Azerbaijan shuts down Kuwaiti, Qatar charity organizations,” Broadcast in Russian language, April 9, 2002.

<sup>297</sup> *Al-Rayah*, “Charity denies Russian charges of assisting Dagestan rebels,” September 20, 1999.

<sup>298</sup> *Segodnya* (Moscow). November 16, 1999.

**Muslims** ...[t]herefore we cannot restrain the people's feelings in this regard.<sup>299</sup>

Even after the September 11 suicide hijackings, the Qatari regime has resisted to US efforts to curtail *Al-Qaeda* fundraising through religious charities, including the Qatar Charitable Society.<sup>300</sup> **In September 2001 QCS' official newsletter carried an article titled "Jihad is the Solution!"** The author urged faithful Muslims:

The **only way to liberate Palestine is the holy Jihad** which mobilizes all potentialities in the Arab and Islamic countries, and in which all Muslims stand as one behind the *Mujahideen* and support them in their Jihad...**The time has come for Muslims to follow in the footsteps of Salahudeen and to restore Jerusalem and Palestine to the Arabs and the Muslims**. For Jerusalem is in your hands, Oh, Muslims. There is no solution to the matter save Jihad. 'You shall readily mobilize, light or heavy, and strive with your money and your lives in the cause of GOD. This is better for you, if you only knew.'<sup>301</sup> (Quran 9:41)

## **Conclusion**

Due to the release of the Joint Inquiry Report, the Saudi government's role in funding and supporting terrorism has taken center stage in the U.S. war on terror. Notwithstanding the decision to redact an embarrassing 28 pages from the report, the Saudis remain firmly under the microscope as prime engineers of Islamic radicalism throughout the globe. Since the 9/11 attacks, the U.S. has enjoyed some success in shutting down Saudi charities, such as the Benevolence International Foundation, that raised money for the violent terrorist group Hamas and Al-Qaeda, among others.

Yet there needs to be a more comprehensive government investigation into Saudi conduits for terrorism and Islamic extremism, as evidenced by the evidence showing ties between WAMY, the Saudi Red Crescent, the *Al-Haramain* Foundation and a host of other Saudi-funded entities. Even greater scrutiny needs to be focused on these and all Saudi charities and organizations operating within the United States, regardless of their stated humanitarian goals.

The U.S. must demand the Saudis display the maximum amount of cooperation in rooting out and containing the terrorist threat. This means the immediate cessation of funding to any charitable group or organization that the U.S. deems a terrorist sponsor or front. The Saudis themselves must also do a much more efficient job of locating and apprehending *jihadists* within Saudi Arabia in order to prevent future attacks similar to 9/11.

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<sup>299</sup> *Al-Jazeera Television*, Bin Qinnah, Khadijah. "Minister denies Russian report on funding for Chechen militants," Broadcast in Arabic language, November 22, 1999.

<sup>300</sup> *Agence France Presse*, "Noose tightens around Islamic charities in Gulf," October 3, 2001.

<sup>301</sup> *Qatar Charitable Society Magazine*, "Oh Muslims, Jerusalem is calling you! Jihad is the Solution!" September 2001.

If the United States is to prevent another 9/11 from happening again, our government must let evidence of Saudi fingerprints to terrorism be acted upon by law enforcement without any special treatment or exemptions from prosecution or investigations. If Saudi foundations or conduits are operating in the United States with evidence tying them to terrorist groups, then the principles of equal treatment under the law should apply. The Department of Justice, Treasury, and FBI ought to be fully empowered to investigate and prosecute suspected terrorist conduits and just as much as it prosecutes indigenous Americans who violate the law. Being outside the United States is no longer grounds for immunity from prosecution for terrorism; and being of foreign wealth should long ago have ended corrupt deals in which wealthy foreigners escape the reach of American justice.

The security of the American people should always come before any relationship governed by the accumulation of petrodollars. The anti-Western, anti-Semitic vitriol found in state-sponsored Saudi textbooks and preached by high-ranking Saudi clerics is an indicator of just how far apart U.S. and radical Saudi interests presently lie. In the end, the very integrity of the Saudi regime is at stake as was demonstrated by the recent series of suicide bombings in Riyadh.

If Saudi money has been funneled to Al Qaeda and Hamas, and continues to fund much of the worldwide terror network, this information should be made available for public consumption. A candid reassessment of the U.S. relationship with Saudi Arabia, sorely needed in light of the Joint Inquiry Report, is impossible unless the United States puts aside its old loyalties to protecting the Kingdom of Saudi Arabia and seriously confronts the nefarious influence posed by the flow of funds to terrorist conduits. Unless the terrorist connections are severed and unless Saudi institutions stop preaching and exporting the inflammatory Wahhabi Islamic doctrine, the war on terrorism will never be won; we will be permanently relegated to hopelessly trying to win a battle against smoke and mirrors where reality is inverted in a charade designed to protect special interests rather than unravel them. Two years after 9/11, the time has come to stop the charade.