

**Allan McDonagh** - Managing Director of Hibis Europe Limited.

Allan was commissioned in HM Customs and Excise in 1967, and in 1971 joined the Investigation Branch where he specialised in narcotics investigations.

In 1974, he became the first Customs Investigator to be seconded to the Drugs Intelligence Unit at New Scotland Yard.

In 1983, he was awarded a Winston Churchill scholarship to study narcotics interdiction in the United States of America.

Between 1985 and 1997 he was employed at Network Security Management Limited and became Deputy Managing Director. He created the highly successful Forensic Laboratories which were eventually acquired by Control Risks Group.

Allan has conducted many successful investigations throughout the world for both commercial and government clients. His successful investigation of a complex banking fraud in Louisiana led to court judgements awarding US\$39 million to the client. In 1989 he led a review by a team from the Technical Division of the Commonwealth Secretariat of the Jamaican Customs and Excise Department. The Jamaican Government accepted the team's recommendations.

In 1993, he led a six-man Asset Tracing team for two years investigating the loss of \$500 million by a well-known bank.

Allan regularly lectures to Law Firms, the Institute of Chartered Accountants and other bodies and companies on all aspects of fraud.

In 1996, both Channel 4 news and a Danish television company made a documentary about a case of Allan's which involved the smuggling of cigarettes from Denmark throughout Europe by "organised crime". The investigation resulted in a penalty of €25 million euros being withdrawn from the client.

More recently, Allan has focused on frauds involving bribery and the corruption of senior managers in purchasing and procurement.

Allan founded Hibis Europe Ltd in April 2001 and it has become one of the leading fraud prevention and detection companies in the United Kingdom.

In 2005, he also became a director of Fraud-i Ltd, which designs internet based fraud awareness training software.

Allan lectures on fraud about 30 times a year for organisations such as ICAEW, MIS, IIR and ASIS.

In September 2007, Allan was awarded an Honorary Diploma by PIKW in Poland for "exceptional services for the development of Internal Audit and Fraud and Corruption prevention in Poland".

**Caroline Waddicor** - Director of Hibis Europe Limited.

Caroline served in the British Police Service for twelve years. The majority of her service was spent in the Criminal Investigations Department, Drug Squad and Serious Crime Squad. She was cited for a number of commendations for her detective ability during this time. In 1994, Caroline left the police to pursue a career in the Security Industry.

During the next seven years Caroline had a fast track career through the Retail Security Industry where she became the Head of Loss Prevention and Security at a number of FTSE listed companies, including Littlewoods, Next Retail Ltd, B&Q Plc and Iceland Foods.

Caroline joined Hibis Europe Limited (Hibis) in May 2002 and has since worked with blue chip companies worldwide including retailers and the airline & leisure industry, identifying areas of financial opportunity by raising fraud awareness, reducing losses, increasing profitability and introducing robust policies and procedures. As a result of one of her focused fraud investigations, Caroline and her team were able to secure the recovery of £2 million pounds in overpaid charges for an airline company. Caroline has held the position of Head of Loss Prevention on three occasions over the last eighteen months for Airline and Retail companies.

Caroline has been instrumental in the development and implementation of Fraud i™, an intranet based e-learning fraud awareness training package developed by Hibis. She has project managed the implementation of Fraud-i™ at a number of FSA regulated businesses during the last two years.

Caroline regularly delivers training sessions, workshops and seminars on fraud awareness training and education on fraud prevention disciplines.