2023 Annual Report

Welcome to our Annual Impact Report, a showcase of our achievements and progress for 2023.
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This has been an exciting year for the Knoble. As an alliance working together to stop Human Crime, our network of financial, government, legal, and NGO professionals are working together to empower members to:

- Awaken others to the reality of Human Crime and just how significant the financial service industry can be in eradicating exploitation.
- Learn how to leverage financial clues to fight human crime—no matter where you sit in the ecosystem.
- Collaborate to Innovate. Generating solutions and processes that can be shared broadly for the benefit of everyone.

This has been a strong year for growth for the Knoble. We have seen significant growth in our membership AND their engagement in projects and initiatives. Each project is designed to help financial professionals and institutions grow in their competence and effectiveness in fighting Human Crime. We know the entire ecosystem gets better at fighting human crime when we are mobilizing financial services professionals to get involved.

You will see in this report that the projects and initiatives that have been recommended by our membership, Advisory Board, SMEs, and sponsors have been diverse, interesting, educational, and impactful. The collective genius of the membership of the Knoble and their willingness to pursue fresh ideas and foster strong relationships across the financial and law enforcement industry are making a difference.

The volunteers that are engaged with the Knoble make us better. This next year, the new leadership of the Strategic Advisory Board and the Law Enforcement Council will provide tremendous insight and direction to the thought and strategic initiatives we invite the membership to bring to life.

You are invited to visit the updated Member Center at www.theknoblenetwork.org. You will find resources and relationships to help you serve as a catalyst to engage your circle of influence in the fight. Coming soon in 2024, you can find the merchandise page, get some ‘swag,’ and let others know you have joined the fight to end human trafficking, senior financial exploitation, child sexual exploitation, and scams.

Finally, I want to express my deepest thanks to our Board of Directors, contributors, sponsors, members, staff, and volunteers for your insight, wisdom, boldness, and encouragement to end Human Crime.
Funders of The Network

Sponsors & Members

Partners

To learn more about becoming a Corporate Member, Sponsor, or Partner, email Ken Goins, Director of Partnerships, at ken@theknoble.com.
Our Team

Dave Worland  Executive Director
Ian Mitchell  Founder & Board Chair
Andrew Barber  Marketing & Impact Director
Emma Campbell  Director of Program Delivery
Ken Goins  Director of Partnerships
Amanda Maxfield  Director of Membership Engagement

Rose McQuitty  Communications Director
Terry Schappert  Head of Financial Institution Relationships
Nathan Davis  Fundraising Lead
Jean Gleason  Human Resource Leader
Evan Hokrein  Research Fellow
Sonia Villanueva  Membership Analyst

Glenn Carson  Project Manager
Ben Croy  Project Manager
Cris Galjuf  Project Manager
Nancy Guglielmo  Project Manager
Aiko Gonzalez  Project Manager
Yawai Thant  Project Manager
Board of Directors

Ian Mitchell  Founder & Board Chair of The Knoble, Co-founder of Mission Omega, Singer-songwriter

David Excell  Founder of Featurespace

Matt Friedman  CEO of Mekong Club, Keynote Speaker, ESG, Modern Slavery Expert, UNSDG’s, Penguin Author

Richard Harvey  Executive Vice President, General Counsel, Director of Compliance Risk and Board Secretary at Beneficial State Bank

Shawn Holtzclaw  Global Executive, Founder / Fractional Executive at Matrix Ventures, LLC, Former Executive Director for The Knoble

Frank McKenna  Co-Founder of Point Predictive, FrankonFraud

Mary Ann Miller  VP of Client Experience at Prove, Fraud and Cybercrime Executive Advisor

Terry Schappert  Former Bank of America C-Suite Executive, Head of Financial Institution Relationships at The Knoble

Donna Turner  Former Bank of America C-Suite Executive

Ben Wallach  CEO & Co-founder of Mission Omega
Board of Advisors

Julie Conroy
Chairman of the Strategic Advisory Board, Chief Insights Officer at Datos Insights

Stuart Davis
Human Trafficking Sector Lead, Global Head Internal Data Protection and Financial Crimes Risk at Scotiabank

Terry Schappert
Child Sexual Exploitation Sector Lead, Former Bank of America C-Suite Executive, Head of Financial Institution Relationships at The Knoble

Robert Shiflet
Elder Financial Exploitation Sector Lead, Former Executive Vice President at Wells Fargo

Donna Turner
Financial Scams Sector Lead, Former Bank of America C-Suite Executive

Leslie Bailey
Global Head of Financial Crime Compliance at LexisNexis Risk Solutions

Jonathan Bell
President, Head of Client Relationships at RedCompass Labs

Stu Bradley
Sr. Vice President - Fraud & Security Intelligence at SAS

Kelley Chamberlain
Vice President Global Security & Investigations at American Express

David Chenkin
Managing Partner at Zeichner Ellman & Krause LLP

Neil Giles
Director Intelligence STOP THE TRAFFIK, President of Traffik Analysis Hub

Mark Houston
Vice President, Retail Bank Customer Protection at Capital One

Kieran King
Chief Customer Officer at Pindrop

Matt Michaud
Global Head of Financial Crimes Compliance at LexisNexis Risk Solutions

Renata Parras
Environmental, Social and Governance (ESG) Counsel and Pro Bono Counsel, Paul Hastings LLP

Eva Casey-Velasquez
President/CEO at Identity Theft Resource Center

Emma Waddell
SVP at U.S. Walmart and Sam’s Club Compliance
The Law Enforcement Council, consisting of the majority of federal law enforcement agencies, lends its expertise to identify initiatives that can improve the quality and quantity of actionable intelligence that financial institutions provide to assist in the fight against Human Crime.
The Knoble Network is an alliance comprising financial, government, legal, and NGO professionals with a shared commitment to eradicating Human Crime, including human trafficking, child sexual exploitation, senior financial exploitation, and scams.

Our mission is clear: to empower Financial Service Professionals, Law Enforcement, Regulators, and NGOs in the ongoing fight against Human Crime. This involves raising industry-wide awareness, honing the skills to identify and combat Human Crime by tracing financial clues that can be turned into actionable intelligence for Law Enforcement, and fostering collaboration across disciplines to develop innovative solutions that can be shared. By harnessing the collective intelligence of our members, we believe we can achieve more together than any one of us can alone. We are dedicated to arming every industry professional with the knowledge, skills, and resources necessary to combat human crime effectively.

Today, we are thrilled to highlight the impactful achievements of The Knoble Network over the past year.

Thank you for being part of The Knoble Network. Your collective efforts are making a lasting difference in the fight against Human Crime.

<table>
<thead>
<tr>
<th>Statistic Description</th>
<th>Number</th>
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<tbody>
<tr>
<td>Individual Human Crime Fighters</td>
<td>3,265</td>
</tr>
<tr>
<td>Knoble Network Members</td>
<td>1,132</td>
</tr>
<tr>
<td>Participants Involved in Initiatives</td>
<td>896</td>
</tr>
<tr>
<td>LinkedIn Followers</td>
<td>6,761</td>
</tr>
<tr>
<td>Partnerships, NGO &amp; Law Enforcement Organizations</td>
<td>53</td>
</tr>
<tr>
<td>Organizations in Our Network</td>
<td>1,030+</td>
</tr>
<tr>
<td>Financial Services Organizations</td>
<td>564</td>
</tr>
</tbody>
</table>

**Human Crime**

*noun* /ˈhjuː-mənˈkrɪm/

Human Crime describes financial crimes such as human trafficking, child sexual exploitation, elder financial exploitation, and scams committed against individuals that put them in a vulnerable financial, emotional, physical, and/or physiological state. There is also the possibility that more harm can occur.
Network Engagement
The Member Center

We were thrilled to have announced the release of The Member Center version 3.0 in 2023! Our team worked hard to bring you exciting new features that would enhance your user experience. Inside the new version, you can discover an array of content to train you in the fight and take your membership to the next level.

**BENEFITS OF MEMBERSHIP**

- Access to exclusive content to train you in the fight against Human Crime
- Join initiatives
- Engage in actionable discussion with other Human Crime Fighters
- Learn industry-specific ways to help deter Human Crime
- Gain intelligence to bring back to your workplace

![Knoble Network Members](image)

Knoble Network Members

![The Knoble Network](image)

Welcome to The Knoble Network

- 1132 Members
- 49.6 Million People Trapped in Human Trafficking
- $3.1 Billion Lost From Elder Financial Exploitation
- 32 Million Children Sexual Exploitation Reports in the UK
Network Engagement

Conferences

A key piece of building The Network is attending conferences that are attended by our constituents. In addition to having a booth set up at most conferences to engage with participants, we often also share presentations or participate in breakout sessions. The Knoble attended the following conferences last year:

- Fighting Crime With Big Data Conference – Toronto
- RSA Conference – San Francisco
- TIAA Conference – Charlotte
- Fraud Fight Club – New York
- NICE Global Conference – Dallas
- ACFE Global Fraud Conference – Seattle
- UN Conference – Vienna
- Aite Conference – Charlotte
- ABA Financial Crimes Enforcement Conference – Maryland
The Knoble established a strong relationship with Homeland Security Investigations in combating Human Crime, particularly in the fight against child sexual exploitation through Project Umbra. Last year we visited HSI’s Innovation Lab to explore additional partnership opportunities.

The Innovation Lab is a hub for developing advanced analytics capabilities and tools for HSI. With Project Umbra Phase 2 and Investigator Training efforts, we are further strengthening this partnership. We commend HSI’s commitment and engagement in the fight against Human Crime.
Operation US Open, aimed at combating human trafficking, saw the active involvement of 28 individuals representing 26 different organizations. Subsequent to the tournament’s conclusion, banks have completed their monitoring efforts.
Human Trafficking Initiatives

Human Trafficking Roundtables

Sponsored by:

Guidehouse

Outwit Complexity

Our Human Trafficking Roundtables featured a lineup of guest speakers who delved into pressing topics surrounding human trafficking. Participants gained valuable insights on how to approach and address this issue within their institutions. Engaging conversations with industry leaders and law enforcement further enriched the collective knowledge in the ongoing fight.

SESSION 1: STRENGTHENING RELATIONSHIPS BETWEEN FINANCIAL INSTITUTIONS AND LAW ENFORCEMENT

In session one, we explored into the vital role of collaboration between financial institutions and law enforcement in the fight against human trafficking. We discovered the importance of fostering strong relationships, learned about each agency’s systems, and understood how these connections could speed up the process of bringing human traffickers to justice.

The outcome of this roundtable included a Tips and Tricks One-Pager designed to assist Financial Institution Employees and Law Enforcement in strengthening their relationships.

|
---|
01. Collaboration with law enforcement is critical.
02. Organizations should have a policy on Human Trafficking that incorporates elements such as “how to recognize” and “how to respond” to Human Trafficking.
03. Crucial for FI staff to understand and connect how the SARs they submit may become new lead(s) or support existing cases. SARs are the root of much of the work in law enforcement.
04. Having a regular touchpoint with law enforcement helps to understand current typologies and trends that can be shared to drive intelligence and investigation work at the FI.
05. In situations where a SAR seems particularly egregious, it can be given directly to law enforcement rather than hoping it will be found in FinCEN’s SAR portal. This can bring about an in-depth conversation with law enforcement to explain the activity.
06. FI’s can explain its products and services in general for law enforcement to have a better understanding when they are looking through transactions.
07. Important for organizations to recognize both labor trafficking, which is more prevalent, and sex trafficking, which is more visible.
08. Reach out to Counteract@HSI>DHS to connect and collaborate.
09. DHS Center for Countering Human Trafficking (CCHT) are able to provide FIs with personal training on Human Trafficking when requested. Please visit www.dhs.gov/blue-campaign for more information.
10. Build rapport and trust with law enforcement to proactively identify individuals who are not currently on the FIs and law enforcement radar and enhance the FIs monitoring capabilities.

2023

HUMAN TRAFFICKING ROUNDTABLE TIPS & TRICKS

Roundtable and One-Pager are available inside the Member Center.
Our Human Trafficking Roundtables featured a lineup of guest speakers who delved into pressing topics surrounding human trafficking. Participants gained valuable insights on how to approach and address this issue within their institutions. Engaging conversations with industry leaders and law enforcement further enriched the collective knowledge in the ongoing fight.

SESSION 2: LAW ENFORCEMENT PERSPECTIVES INSIGHT ON HUMAN TRAFFICKING

A total of 260 participants registered for our roundtable on human trafficking, with 156 attending. The discussion with law enforcement was thought-provoking, and as a direct result, we have seen action to combat human trafficking.

- **Does your organization proactively scan for indicators of human trafficking on suspicious movement of proceeds?**
  - Yes: 83%
  - No: 17%

- **Does your organization have processes in place to report possible human trafficking to law enforcement?**
  - Yes: 76.3%
  - No: 23.7%

- **Have you or your financial institution been involved in the prosecution of an organization or individual based on a SAR or other types of notifications sent to law enforcement?**
  - Yes: 35.3%
  - No: 64.7%
This initiative represented a pilot effort conducted in collaboration with survivor NGOs in Tennessee. The primary goal was to gain valuable insights into how traffickers exploit the financial system.

While a relatively small sample size, a total of 19 survivors shared their experiences with our partner NGO in Tennessee. This was the first look at how traffickers are interacting with Financial Institutions based on actual experiences.

A webinar with The Knoble Network was held on April 5 to share the findings. Insights gathered helped to reinforce the need for financial institution engagement to make a difference in the fight against human trafficking.
Human Trafficking Initiatives

Super Bowl 2023

Sponsored by:

Mission Omega™

Partnering with Homeland Security, this initiative focused on leveraging model trafficking scenarios and active investigative data to identify suspect transactions related to human trafficking around the Super Bowl in Glendale, Arizona.

Model scenarios were shared with all participating Financial Institutions and included common trafficking transactional indicators such as the following:

- Travel & transportation
- Lodging expenses
- Food & entertainment expenses

In addition, Homeland Security provided select information related to active trafficking cases being pursued around the event.

PARTICIPATION

This initiative was open to Financial Institutions only due to the nature of the information being shared by Law Enforcement. General solicitation of our network generated strong participation by Financial Institutions, consistent with similar efforts in the past.

<table>
<thead>
<tr>
<th>Participation</th>
<th>Organizations</th>
<th>Participants</th>
<th>LE Referrals</th>
<th>Hits Detected</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>↑28</td>
<td>↑50</td>
<td>↑43</td>
<td>↑348</td>
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RESULTS

Strong participation resulted in a significant number of hits around suspect transactions and referrals to Law Enforcement. This type of initiative is a great example of how Financial Institutions, partnering with Law Enforcement, can make a difference in the fight against Human Crime. Additional initiatives like this are planned in the future starting with the US Open tennis tournament in August/September.

Overall results for the entire Law Enforcement effort were impressive with 48 felony arrests and 300 misdemeanor arrests and 5 juveniles rescued/recovered. Additionally, participant satisfaction was strong for the initiative and most Financial Institutions plan to continue leveraging the trafficking scenarios following the initiative.
Child Sexual Exploitation Initiatives
Partnership with Law Enforcement, this initiative will leverage additional data providers for “known bads” to target Financial Institution investigators looking to identify suspect transactions that might be indicative of child sexual exploitation.

In November 2023, we hosted a successful kick-off call for Phase 2 with over 40 participants. The top 5 banks by asset size and 8 of the top 10 have indicated that they will participate. Phase 2 will continue in 2024 to leverage negative information to focus investigations on transactional activity that might be associated with CSE.

**PAST KEY FINDINGS**

Indicator examples of suspicious accounts:

- Individuals convicted of child porn & suspicious CashApp payments
- Payments to OnlyFans, suspicious businesses, & high-risk jurisdictions
- Box truck/storage unit rental
- Suspect daily purchases from virtual reality sites
- Wires to the Philippines and other suspicious purchases
- Suspicious travel patterns to Thailand & the Philippines & other high-risk countries

**PAST OUTCOMES**

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<th>↑ 39</th>
<th>↑ 6X</th>
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<tbody>
<tr>
<td>Referrals to Law Enforcement</td>
<td>Increase in Referrals vs. Prior Year</td>
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- Demonstrated viability of CSE indicators when applied to account transactions
- Scalable and repeatable for the subsequent phases
- 170+ individuals trained on CSE Investigations and Response
Child Sexual Exploitation Initiatives

CSE Investigations Training Guide

Sponsored by:

FEAT URE
SPACE

The Child Sexual Exploitations Investigations Training Guide is a new initiative that builds on the success of Project Umbra Phase 2. The guide is designed to help bank investigators identify transactional indicators that may suggest child sexual exploitation.

Child Sexual Exploitation (CSE) remains a persistent and growing aspect of human crime. Despite the implementation of anti-money laundering and fraud detection measures by financial institutions, the majority have not actively monitored their account base or transactional activity for signs of CSE. Fortunately, existing investigative practices can be adapted to identify indicators of CSE. Sponsored by Featurespace, The Knoble Network, with contributions from Fifth Third Bank, has developed a comprehensive training program and investigative approach to empower financial institutions in their critical fight against CSE. Explore the session now at The Member Center, and join us in making a meaningful impact.

"Across the banking sector and in partnership with NGOs like The Knoble, every child we protect brings us one step closer to eliminating this horrible crime... We're finding ways to disrupt the financial flow of criminals associated with online child sexual exploitation throughout the US financial system. Together, we look forward to strengthening existing typologies and discovering new methods that can be easily adopted by banks across America."

Stuart Davis
Global Head Internal Data Protection and Financial Crimes Risk at Scotiabank
Financial Scams Initiatives

Gift Cards Consumer Resource

This initiative focused on the use of gift cards in scams. Unsuspecting victims in this type of scam are told to purchase gift cards as the monetary instrument to fulfill the perpetrators' request for payment. Once a gift card number is shared, it works essentially as cash.

We developed a microlearning module that can be embedded across various platforms. This collaborative project involved partnerships with 20 retailers to collectively address and combat scammers' schemes. Notably, the microlearning was downloaded by 40 individuals, with 26 expressing their intention to implement the acquired information within their respective Financial Institutions.

www.theknoble.com/gift-card-scams
Operationalizing Scam Definitions

While there are reference tools available elsewhere, we wanted to take advantage of the expertise of human crime-fighting professionals to create and regularly maintain this standard for scams.

Our team has worked alongside industry leaders, including Ken Palla and Mission Omega, over the past several months to update/develop the 2023 version of the Scam Definitions and Typologies resource.

We announced the release to our network via LinkedIn and our newsletter on September 12th and ran a three-part online campaign that yielded in over 220 downloads of the resource.
Roundtables serve as a platform for experts, professionals, and stakeholders to share their experiences and insights, contributing to a collective understanding of evolving scam tactics. These discussions also play a crucial role in raising awareness about the latest scam trends and prevention strategies, providing essential education for individuals, businesses, and communities.

In the past year, we successfully hosted two insightful roundtable sessions. The first focused on marketplace scams, delving into the intricate dynamics of fraudulent activities within marketplaces. The second roundtable centered around romance and relationship scams, often referred to as "pig butchering," shedding light on the unique challenges and tactics involved in these deceptive practices.

Our Romance and Relationship Scams Roundtable was our largest registration for a roundtable to date, with 461 people signed up. We had 180 individuals participate in discussion with Erin West and Mary Ann Miller.

RESULTS

Over the last 12 months has your institution seen an increase in customers being victimized by or reporting losses from romance/relationship scams?

- Increase
- Decrease
- No Difference
- Not Applicable

![Graph showing the results of the survey question](chart.png)
Financial institutions face a unique challenge when it comes to scams, as customers are often the ones approving transactions. Educating consumers on what to look out for is the first line of defense to combat this issue.

As part of this initiative, we created an infographic and video highlighting key warning signs, using personal scam victim stories to provide a firsthand perspective on the impact of these scams. These resources are intended for two uses: 1) sharing with friends and family to spread awareness and, 2) sharing as a Financial Institution to educate your customers about scams.
Elder Financial Exploitation Initiatives
In the last quarter of 2023, Robert Shiflet was recruited as the sector lead for elder financial exploitation. He has initiated the planning phase for a series of initiatives aimed at addressing and preventing instances of financial exploitation among the elderly.

WHAT'S THE TOTAL COST?
The annual loss by victims of elder exploitation is estimated to be at least $36.5 billion.

WHAT'S THE PERSONAL FINANCIAL IMPACT?
The average loss of elder exploitation is $50,000 when they know the suspect. The average loss is $17,000 when the suspect is a stranger.

*Stats from The National Council on Aging

"Human trafficking, child exploitation, and elder abuse are exploiting the less fortunate and impoverished. The victims of these Human Crimes need financial services and fintech communities to get involved at scale. Through The Knoble, financial crimes professionals have the unique opportunity to drive meaningful change."

Chuck Subrt
Fraud & AML Practice Research Director at Datos Insights
Cross-Sector Initiatives
C-suite executives wield the power to drive meaningful change, benefiting our institution and society at large. By encouraging C-suite leaders to actively engage in the fight against human crime, we can foster an environment that creates a safer world for everyone.

Our initiative aimed to raise awareness of the role of financial institutions in the fight against Human Crime. To achieve this, we launched a marketing campaign that directed individuals to a website that highlighted the importance of this issue and offered video resources and opportunities to get involved. By increasing awareness of the impact of Human Crime and the role of Financial Institutions, we were able to expand our network and make a powerful impact in the fight against Human Crime.

**RESULTS**

- **649** Webpage Views
- **3550** Impressions on LinkedIn
- **10.43%** Click-Through Rate on LinkedIn

www.theknoble.com/financial-institutions
At The Knoble, we believe in the power of conversation to inspire action. That’s why we host recorded discussions with the founder, Ian Mitchell, as a means of engaging our network in the fight. Here are some of the conversations we had this year:

**Shirley Chin**  
Anti-Elder Financial Exploitation Advocate  
General Counsel, Evergrow Inc.

Shirley Chin and Ian Mitchell discuss how her elderly parents fell victim to scammers. They discuss how scammers use intimidation tactics and manipulation to scam older adults.

**Cardell Morant**  
Director of the U.S. Department of Homeland Security (DHS) Center for Countering Human Trafficking (CCHT)

Cardell and Ian sit down to discuss how his department protects victims, combats human trafficking, and forced labor. Financial institutions can be invaluable, so educating professionals in Financial Institutions is important as they can help combat human trafficking.

**Peter Tapling**  
Managing Director, PTap Advisory, LLC  
Professor of Technology Translation, Illinois State University

In the digital world, scammers use AI to make their messages sound more legitimate and less like a scam, which makes it difficult for Financial Institutions to protect their customers. Peter highlights the challenge of identifying convincing scams in this era.

These conversations and more can be watched inside The Member Center.
2024
Upcoming Initiatives
# 2024 Upcoming Initiatives Preview

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>Super Bowl Project 2024</strong></td>
<td>Partnering with Homeland Security, this initiative focused on leveraging model trafficking scenarios and active investigative data to identify suspect transactions related to human trafficking around the Super Bowl in Las Vegas, Nevada. We launched the kick-off call Jan. 2024 and had 50 participants; 30 companies represented. We are really excited about our group of participants - many who are back from previous years and many who are joining us for the first time that law enforcement really wanted present at the table. We are encouraged by these partnerships with human crime fighters!</td>
</tr>
<tr>
<td><strong>Human Crime Conference</strong></td>
<td>In partnership with Homeland Security, this conference would bring together key, senior level, Financial Institution and Law Enforcement professionals to discuss Human Crime and opportunities to partner for results. This conference is an opportunity to further strengthen public/private partnerships in the fight against Human Crime. We are planning to have the conference in April.</td>
</tr>
<tr>
<td><strong>City Initiative</strong></td>
<td>This initiative would look to take the engagement model to a local level through a pilot initiative in Chattanooga leveraging local institutions (banks, LE, churches, hospitals, schools, etc.) interested in making an impact in one of The Knoble's 4 Human Crime sectors.</td>
</tr>
<tr>
<td><strong>White Paper Project</strong></td>
<td>In this collaborative white paper project, we have deployed writers to explore various topics related to human crime, working collectively to address different aspects of this critical issue.</td>
</tr>
<tr>
<td><strong>Human Trafficking Roundtable</strong></td>
<td>Our ongoing commitment is to raise awareness about the critical issue of human trafficking. Building on the efforts initiated previously, we aim to engage in activities, discussions, and initiatives that contribute to increased awareness and understanding of the challenges surrounding human trafficking.</td>
</tr>
<tr>
<td><strong>Scams Roundtable</strong></td>
<td>Building on the initiatives from the previous year, we are continuing our efforts to raise awareness on scams through a dedicated roundtable discussion. The objective is to foster a deeper understanding of various scams, their evolving nature, and the preventive measures that individuals and communities can undertake. This roundtable will serve as a platform for stakeholders to share insights, discuss emerging trends in fraudulent activities, and collaborate on effective strategies for education and prevention.</td>
</tr>
<tr>
<td><strong>FI Romance and Investment Scam Red Flag Initiative</strong></td>
<td>This initiative aims to protect financial institution customers from becoming victimized by Pig Butchering schemes. It involves the identification of suspicious transactions using automated detection systems already implemented at banks and other financial institutions. The focus is on early detection of &quot;Pig Butchering&quot; transactions by financial institution customers through the development and dissemination of red flag typologies for detecting romance and investment scams associated with &quot;Pig Butchering.&quot;</td>
</tr>
</tbody>
</table>

More initiatives to be developed and announced throughout 2024.
2023 Financials

Revenue & Expenses

To see our complete audit report, email Dave Worland, Executive Director at dave@theknoble.com. This is an internal report and subject to auditing.

REVENUE $692,219

EXPENSES $681,741
Thank You!

If I had to describe 2023 in one word, it would have to be ‘encouraged.’ I am encouraged by the growth of the network of skilled and caring professionals who want to get involved with protecting the vulnerable. I’m encouraged by the innovative ideas that the network had, coming together to advance our processes and controls. I’m encouraged by the solution providers that have expanded their solutions to care for human beings on the other end of the transaction. I’m encouraged by the amount of innovation I see around the topic of fighting scams. I’m encouraged by leaders and Law Enforcement to find actionable ways to work in support of the financial community. I’m encouraged by The Knoble team, as we’ve found a way to expand the fight, increase support, and get more done. This truly has been an incredible year. That said... We have so much more to do as a community. And we’re going to build on that and accelerate in 2024.

Founder & Board Chair

[signature]

Ian Mitchell