

# Mountains of gold

## An exploratory research on Nigerian 419-fraud

[E-book]

Every year thousands of people worldwide are victimised for hundreds of millions of euros by Nigerian fraud groups. Today, The Netherlands seem to be one of the main countries from which they commit their so called Nigerian 419-fraud, also known as 'advance fee fraud'. The last decades their fraud activities based in The Netherlands have grown from nearly nothing to unprecedented proportions. This book reports on an exploratory research on the Nigerian 419-fraud and its perpetrators, that was carried out in 2008 by Bureau Beke and the Police Academy. The research tries to shed more light on the Nigerian criminal networks and their crime patterns, in order to support law enforcement practice in tackling the 419-fraud. In six separate chapters the reader is taken along in a search on historical backgrounds of the 419-fraud, the modus operandi of the fraudsters, the flows of the proceeds of the 419-fraud, the perpetrators and the criminal networks, the victims and in conclusion the law enforcement and judicial approach of the problem.

### Contents

#### Chapter 1. Introduction

- 1.1 Research goal & definition of the problem
- 1.2 Research questions
- 1.3 Methods and techniques
- 1.4 Reading guide

#### Chapter 2. The roots of 419-fraud

- 2.1 Nigeria
- 2.2 Corruption
- 2.3 The origins of 419-fraud
- 2.4 The attitude of Nigerians in relation to 419-fraud

#### Chapter 3. 419-fraud



**ISBN:** 9789088500282

**Auteurs:** Yvette M.M. Schoenmakers, Edo de Vries Robbé, Anton van Wijk

[www.swpbook.com/1188](http://www.swpbook.com/1188)

- 3.1 What is 419-fraud?
- 3.2 Types of 419-fraud
- 3.3 The process of swindling
- 3.4 Remaining invisible
- 3.5 Techniques of victim manipulation

#### Chapter 4. Flows of proceeds

- 4.1 Incoming flows of money
- 4.2 The expenditure of the profits
- 4.3 Transferring the profits: outgoing flows of money
- 4.4 The tracing of flows of money

#### Chapter 5. Perpetrators and organizational structure

- 5.1 Perpetrator countries
- 5.2 Perpetrator characteristics in Nigeria
- 5.3 Perpetrators in The Netherlands
- 5.4 Organizational structure
- 5.5 Money mules, recruiters and facilitators
- 5.6 Organised crime?
- 5.7 Cross-over crime

#### Chapter 6. Victims and damages

- 6.1 Victims of 419-fraud
- 6.2 Why victims fall for 419-fraud
- 6.3 Damages

#### Chapter 7. Law enforcement and judicial approach

- 7.1 Dutch police approach of 419-fraud
- 7.2 Dutch judicial approach
- 7.3 Other (investigation) partners
- 7.4 International approach of 419-fraud
- 7.5 Difficulties in investigating and prosecuting 419-fraud

#### Chapter 8. Explanations and developments

- 8.1 Why Nigeria?

- 8.2 Why The Netherlands?
- 8.3 Difficult to catch
- 8.4 Developments regarding 419-fraud in The Netherlands

## Chapter 9. Conclusion

- 9.1 Summary and conclusions
- 9.2 Points of interest for investigation
- 9.3 Follow-up research

## Literature

### Attachment 1 List of interview respondents

### Attachment 2 Advance Fee Fraud and other Fraud Related Offences Act 2006

### Attachment 3 Types of 419-fraud

### About the authors