

# **Transnational White Collar Crime in Francis B. Nyamnjoh's *A Nose for Money***

**By Richard Akum**

[fonteh@yahoo.com](mailto:fonteh@yahoo.com)

*“Their business demanded that they be as sophisticated as possible. No one would take seriously any fellow in a casual outfit posing as a money doubler! Because customers had learnt to judge by appearances, Jean-Claude and Jean-Marie had learnt to dress **comme les homes d'affaires Parisiens.**”* Page 47

*“Their slogan was simple and appealing: ‘Be Doubly Rich: Embrace our New Dimensions of Enrichment. Get Wise, Get Rich!’”* Page 35

*“Why would a man so rich want so much more money? To go around sniffing like a pig for dirty money was most unbecoming of a man of his [Gaston Abanda's] stature!”* Page 56

These excerpts from Francis B. Nyamnjoh's novel, *A Nose for Money*, read like an elaborate ruse employed through the visualization of the aesthetic finesse of the criminal and a well-rehearsed trial run to con the susceptible and greedy prey into a devious illusion of instant wealth.

In May 2007, the United States Attorney's Office for the Eastern District of Virginia issued a press release entitled, *“Five found guilty in black money scam totaling \$2.5 million.”* The Cameroonian gang of three men and one woman was operating under the leadership of Jermain Betea. This case against them was investigated by the United States Secret Service and police departments in 5 states. The US Justice Department is seeking the maximum 20 year imprisonment for all. The vast operational extent of these “black money” networks are global. A few days before, another article, this time from Mongolia narrated the more forgiving legal consequences of money doubling crimes committed by individuals of

African origin. The penalty for their crimes - a short stint in a comfortable cell and repatriation to their countries of origin.

In 1999, Nyamnjoh publishing an article in the journal, *African Affairs*, spoke to a 1998 *Libération* newspaper account in Cameroon which announced the detention in Yemen since 1995, of a Cameroonian “money doubler” of international renown – Donatien Koagne. This is the same individual who has friends in high places and whose legend has earned Cameroonians a blacklisted status in many African immigration books.

In 2006, as I traveled through Kenya and South Africa, I discovered a proliferation of urban legends about the prowess of this new form of transnational crime, which amounts to multinational infrastructures for criminality. Many who read this review must have received that unsolicited e-mail message from the unknown individual or entity, which purports to have the key to unlock the possibilities to a hidden treasure trove, the very tempting promise to untold wealth. In *A Nose for Money*, Nyamnjoh takes the reader through one such “*Dear Sir, Cry for help*” letters. Characteristically it begins thus:

*“I know that you would be surprised to read from me, but please consider this letter as a request from a family in dire need of assistance,”* (Page 37).

The purpose of this letter is to unlock the \$12.7 million inheritance of the son of an independence freedom fighter. However, the operation of the ‘money doubling’ ring in Francis B. Nyamnjoh’s *A Nose for Money*, is not uniquely based on the letter method. He sheds light on the arcane, yet contemporary phenomenon of ‘money doubling through the lucid development of characters, clear articulation of process dynamics and sometimes nuanced depiction of outcomes. This review delves into Nyamnjoh’s masterful presentation of the intricate dynamics underlying the contemporary criminal phenomenon which goes by the name of “Feymania” in Cameroon, “4-1-9” in Nigeria and by some other appellations in other settings.

Nyamnjoh presents a dichotomized perspective of the characters involved in the shadowy world of counterfeiting and money doubling by elaborating on the perpetrators of the crime and the consequences of their actions on their unsuspecting victims. As he weaves the

intricate plot which is evident in the title, two elusive and shadowy characters – Jean-Claude and Jean-Marie “*who are prepared to give away as little as possible about themselves*” (Page 35) emerge into an encounter with Prospère, the main protagonist. Both characters are middle aged, well dressed, always wearing hats partially to conceal their identities, and always bearing briefcases. From an interpersonal level, their shifty gazes, their operation as a tag team of two and affinity for secrecy also evidence the thorough training which they receive from the Grand Master. They speak impeccable French, at least according to the semi-literate Prospère, and retain a vagueness in describing themselves with a knack for creative improvised prevarication as they quickly adapt to the role of car salesmen in response to Prospère’s nagging questions. This description presents the profile of those foot soldiers who color the urban legend’s of greed, hedonism and powerful connections about transnational white collar crime in Africa.

The victims were usually unsuspecting individuals attracted to the prospect of getting rich quick. They were often promised the illusion of sudden wealth, while very well aware of the illegal implications of money doubling transactions. This ploy is not reserved for the wealthy, as Nyamnjoh described the construction of a multinational criminal enterprise which started by selling empty dreams to farmer and civil servants (with Jean-Claude and Jean-Marie sizing up Prospère as prospective prey as the prospect of him buying their Peugeot 404 and a giveaway price tag entices him to pay for their fuel) and expanding to the protégés of rich megalomaniac dictators and then seeking even more prey within the international community. These prey, once they become aware that they have been duped, find themselves in a legal and situational dilemma of whether to seek recourse through the same justice system, which they have already earned a criminal status by aiding and abetting the production of fake currency.

Nyamnjoh’s description of these elusive creatures of the underworld is not detached from the structures within which they operate. He leads the reader into the elaborate structures which underpin and sustain their existence. The intricate dynamics which undergird this network is headed by a Grand Master at the helm. Within Nyamnjoh’s accounts, this Grand Master lives in Paris, from where he commandeers regional and country specific teams operating in all parts of the globe. In the case of the region within which they operated, Nyamnjoh notes:

*“surrounded by countries such as Mimboland, Iroko, Mahogany, Ebony, Sanda Odjidji and Ilomba, which all belong to the same FCFA Franc monetary zone as Mamawese, Jean-Claude and Jean-Marie had an extensive market for their false money and fraudulence”* (Page 36).

It is a well-organized structure with standardized and routinized rules and practices which ought to be respected to the letter. It was a business within which, according to *A Nose for Money*,

*“Discretion was his watchword and ruthlessness, his stock in trade...He could not have circled the continent and made fools of heads of state and the business class without discretion”* (Page 36).

The choice to include acolytes in the risky and secretive business is made after rigorous and secretive training (based on the rules), which results in the Grand Master himself choosing who literally lives to be part of his elaborate shadowy network or who dies and becomes a forgotten casualty of his criminal enterprise whose slogan was: *“Be Double Rich: Embrace our Dimension of Enrichment. Get Wise, Get Rich!”* (Page 35).

Nyamnjoh narrates thus:

*Le Patron had taught them the golden rules of the business, which consisted mainly of trafficking in counterfeits. The idea was to take people into confidence by persuading them that the counterfeits were real. Thereby selling them the illusion that, through a complicated process involving special chemical fluids and special paper, real bank notes could be duplicated.* (Page 35)

As part of the process dynamics, Nyamnjoh also points out the incentive structures within the organization. After every successful deal, they received a 40% commission in return for protection from forces of law and order and equipment for their counterfeit operations.

The outcomes of the wages of greed are definitely grim. Both the perpetrators and the victims find themselves on the wrong end of the law with one individual having the

financial capacity to affect law enforcement and the other individual being the victim and having aided and abetted the commission of an unlawful act, often unwilling to call the law to intercede.

As illustrated in “*A Nose for Money*,” the victim who ends the run of Jean-Claude and Jean-Marie was a very successful businessman, who seemed to have developed enough of a nose for money to earn himself the position of majority shareholder in the Mimboland Brewery Company, but who also was greedy enough to fall prey to the temptation of doubling his profits. Given the dimensions of wealth disparities, Nyamnjoh provides a number of voices which opine on the wages of greed. The journalist who announces Mr. Abanda’s predicament notes ruefully that “greed, not love for *la patrie*, had pushed Monsieur Gaston to report himself to the police,” (page 56). Meanwhile, Dieudonné, a civil servant drinking at Tonton Bar ponders “*L’avarice de Monsieur Gaston Abanda*,” (Page 60) and the fact that the more he thinks of the issue, the less he tends to blame Monsieur Gaston Abanda, who might well have been a victim of the counterfeiters’ potent magic (Page 64).

Nyamnjoh’s depiction of the outcomes for the characters is interesting to the extent that Monsieur Gaston Abanda ends up in jail with possible repercussions on the MBC, Jean-Claude and Jean-Marie end up as fatalities in a car crash, while Prospère becomes the incidental heir to a poisoned ill-begotten fortune which makes him a prisoner in his own right to the options opened by such wealth.

The text which definitely is a sociological microcosmic treatment of a global phenomenon captures the characters, dynamics and outcomes of an increasingly popular business with varying degrees of consequences. While some African movies may have attempted to capture the complexities of the “4-1-9” business, this novel paints a sobering portrait of the commercialization and industrialization of crime in the fictional locus of Mimboland, which could easily be any and every African country. The characters are brought to life through rapt transformations in style and substance as they play their differing roles within the complex plot of crime, greed and hedonism. Of course the focus of this review is the transnational criminal networks which proliferate the globe and challenge law enforcement outfits, without necessarily being of the terrorist nature, but with varying consequences on local and global economies.

Francis Nyamnjoh's *A Nose for Money* takes fiction vividly close to reality in its depiction of "black money" crimes and criminals, which have gained prominence in the news. However, *A Nose for Money* remains more than a novel about this relatively new transnational criminal enterprise. It is a searing portrayal of greed devoid of ethical creed, where the smell of money envelopes an underdeveloped contextual reality corrupting consciences and consciousness, from the traditional to the modern.