

REPORT

# How Amanacard and the star of Oscar-tipped For Sama get money to people in war zones

Tomorrow at the Academy Awards, For Sama is tipped to win another best documentary award. Its star is a Syrian doctor still saving lives – thanks to one woman, Edwina Thompson. She’s the former UN consultant whose groundbreaking scheme provides a financial lifeline to people trapped in crisis zones. By Julia Llewellyn Smith

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With Syrian doctor Hamza al-Kateab, 32, whose work in a besieged hospital in Aleppo forms the basis of the Oscar-nominated For Sama, and who has now joined Thompson’s crisis zone project

MARK HARRISON

Edwina Thompson is describing how, in Jalalabad, Afghanistan, in 2005, she found herself – a petite, blonde Englishwoman aged 26 – in a locked basement while a crowd of angry men who’d shot through the compound gates shoved at the door to get in.

“I thought, this is the end. I have nowhere to go,” she says. “I had a little Nokia phone, so I went to dial my sister – she’s the one I always call in situations that are similarly difficult – to have that last contact, to tell my family that I loved them. But I couldn’t dial the number, my hands were shaking so much from adrenaline.”

Edwina Thompson was in Jalalabad consulting for the United Nations Office on Drugs and Crime, as part of the mission that's consumed virtually all her adult life – working out how to deliver cash to the estimated 2.7 billion people living in some of the most benighted corners of the planet, where banks can't or won't operate.

Everywhere else she'd been received with hospitality, but in Jalalabad the atmosphere changed after a *Newsweek* article alleged that the Koran had been flushed down the lavatory in Guantanamo Bay. Suddenly, every westerner was a target for revenge. In the basement, Thompson, who'd been interviewing a local opium dealer, calmed herself down, then – using a back staircase being peppered with gunfire – ran upstairs and begged for a ladder to help her scale the high walls. (Later that day, the compound was burnt down.)

“I reached the top and saw men with AK47s on every rooftop, basically looking around for western people. I was standing there, feeling like the most exposed person in the universe.”

She ran along the wall, glass shards slicing open her feet. Finally, she saw the tribal leader who'd been hosting her, on the next rooftop. “I jumped and he grabbed me and we just ran.”

The streets were in chaos, with cars burning and US helicopters flying overhead. “I was worried they'd shoot me.” She ran into another compound thinking it was safe. “Instead, I found myself in a room with a mullah. He looked at me with proper hate in his eyes and muttered about how I should die.”

After a nerve-shredding day there, during which various people tried to “persuade” her to leave – in other words, voluntarily to walk into a kidnapping situation – a “miracle girl” aged around four appeared. “I communicated with her to contact the opium trafficker from that morning and get me a burka. She thought it was a game and kept giggling and running off. But eventually she returned with a burka.”

By now a group of men had assembled in the next room, arguing about Thompson's potential ransom value. “So I shoved on the burka and legged it out of the compound.”

Once on the street, she started “walking calmly, like I was an Afghan. I was completely beside myself, passing all these Afghans who were trying to kill people like me.” But after 500 metres, the drug dealer grabbed her arm and pushed her into a car.

A “terrifying”, chaotic drive ensued with Thompson's pleas to head to the airport ignored. But eventually the driver dropped her at the terminal building. “There were two Kiwi soldiers guarding the entrance. I pulled off the burka and ran through it as they gasped, ‘Where the hell did you come from?’ ” Desperate to get any flight, Thompson was directed to a Russian military helicopter that flew her to Kabul.

Later, a special forces commander praised her quick thinking. “He said, ‘You made all the decisions our soldiers are trained to make under pressure,’ which was fantastic as I'd never had any training in how to survive these things.”

In Kabul, she was greeted by her UN boss. “She said, ‘Do you want post-traumatic stress counselling?’ I said, ‘No.’ ”

Has Thompson ever had counselling for her escapades? “No. I normalise myself to these situations. I've been opting to live in them from a very young age.”

So, from where else has Thompson called her sister? The names of virtually every no-go zone tumble out. “Somalia – there've been quite a lot of calls from there. I was targeted by vested interests in the Somali money business, so decided not to take on a subsequent contract – two other people did and were shot in the back of the head at the airport.

“Sudan – Darfur; Papua New Guinea; Haiti; the Philippines during typhoon Haiyan – there were piles of bodies lining the road. The Democratic Republic of Congo – 24 hours after I left that job, the woman who'd replaced me and moved into my old bedroom was gang-raped by a group of men who broke in. It was terrible.”

Does Thompson's sister, a banker with whom she shares her central London flat (“We moved in eight years ago thinking we'd sign up for a year, then probably marry and have babies. But it hasn't happened,” she laughs), never implore her to find another job?

“No. We both feel very privileged and she's glad I am doing something useful and her money can help sustain my crazy lifestyle.”

Thompson always calls her sister before her parents – they tend to have their phones off. After escaping Jalalabad, however, she succeeded in reaching her mother. “She said, ‘Oh, darling, are you alive?’ I said, ‘Only just.’ And she said, ‘Can I call you back in a few hours? I’ve got people coming for dinner.’

I said, ‘Can we chat now?’ and she said, ‘No, darling. I’ve got meringues in the oven.’ I’ve made her feel bad about that for ever.”



Edwina Thompson at the Sarai Shahzada exchange market in Kabul, Afghanistan

As should be clear, Thompson, 40, is an exceptionally gutsy person, though naturally she plays this down, pointing out that her colleagues have endured far worse than her. Australia-born (she still has a strong accent) but British-bred, having moved here aged eight for her father’s advertising job, she’s also extremely smart, with a doctorate in law from Oxford.

Most of her adult life has been dedicated to investigating how money can flow in conflict zones. Since 9/11, western governments have laid down so many anti-money-laundering regulations and sanctions in any country with a connection to terrorism that most banks no longer operate. This, Thompson points out, penalises ordinary people already living in extraordinarily difficult circumstances, who often have to survive for months without receiving salaries, unable to buy the things they really need.

“If you can make people feel a bit better about where they’re living, it will make them a lot less inclined to go across international borders in search of a better life,” she says.

After years of travel and discussions with governments and NGOs (“A US colonel once told me not to worry too much about the first few minutes of whatever I say in any panel discussion, because the audience is spending that time wondering why someone that looks like me is up there talking about such a subject”), Thompson became increasingly frustrated that no one was listening to her ideas. So she went solo and in 2016 – having

**“I was in a room with a mullah. He looked at me with hatred in his eyes and said I should die**

raised €1 million – launched Amanacard, allowing cash to be transferred to what she and her colleagues call “unsung heroes”: the families, salaried workers and businesses that serve communities in bank-free zones. A third of the global population lives in crisis zones, with over 90 per cent “unbanked”, Thompson points out, and 1.1 billion women and girls remain outside any formal financial system.

Amanacards are loaded digitally (meaning there's a trail, vital for governments and banks seriously concerned about donations ending up in the wrong hands) with points that can be used in a participating shop or converted into cash by a hawala agent (the network of local merchants who, for centuries have operated an efficient and trustworthy method of paying out money throughout much of the Middle East, south Asia and Africa).

Thompson launched Amanacard in Syria, now in its ninth year of conflict, where so far it's estimated to have helped 800,000 people, including 48,000 living in camps, 2,500 medical workers and hospital suppliers.

Since the second half of 2018, its operations have been predominantly run – from London – by Hamza al-Kateab, a Syrian doctor who, from 2012 to 2016, managed the only surviving hospital in Aleppo, besieged by President Assad's forces. During that period in Aleppo, an estimated 31,000 people were killed, some 76 per cent of whom were civilians.

Eventually, Kateab and his wife, Waad, and their two daughters Sama, four, and baby Taima, were forced from Aleppo, having been given the choice by Assad-supporting Russian forces of exile or death. Having claimed asylum, they now live in east London, where he ended up working with Thompson.

"I was so sad to leave my country, but now I am able to help far more people in Syria than if I'd stayed," he says with his characteristic face-splitting smile. It's one I recognise, having spent a harrowing evening watching *For Sama*, an extraordinary documentary, directed by Waad and Edward Watts, about the Kateab family and their friends' everyday life in a hospital under constant attack from shells, barrel bombs and airstrikes.



A scene from *For Sama*, with Hamza al-Kateab in the white coat

No one expected the film to be a hit. "I kept warning Hamza, 'Usually the best films don't win. Don't worry if you don't get proper recognition,' " Thompson says. "We were always hearing, 'Everyone is sick of Syria; no one wants to hear more,' " he says. But when the film premiered in Cannes last May it received a six-minute standing ovation and won the festival's L'Oeil d'Or for best documentary (the trophy sits between us on Thompson's table).

It collected four trophies at the British Independent Film Awards and won best documentary at Sunday's Baftas (in the process setting a record as the Baftas' most nominated documentary, with four nods). Tomorrow night, the Kateabs will be at the Oscars, where *For Sama* is up for best documentary feature.

On screen, I'd watched Kateab, 32, dragging babies on life support through the hospital he started from scratch as shells were raining down. Maimed and dead civilians – many children – arrive constantly. Two dust-covered boys weep over the corpse of their dead brother. One mother, on finding her son's body, screams, "It's Mummy. I've got your milk. Wake up!"

It's a huge relief then, but also jarring, to hear about his bizarre new life combining working for Amanacard with the red-carpet circuit.

"It's very funny, because these guys haven't had the same exposure to Hollywood stars that we have," Thompson says. "So I have to unpick who they're actually meeting. Hamza said, 'I met a really nice red-headed old lady,' then he talked about her a bit more and I said, 'You mean Julianne Moore?' Or he says, 'I got a big hug from someone? Was it Al Pacino ...?'"

"No, it was Robert De Niro," Kateab says.

"I remembered him. The name I couldn't remember was that short guy, the director. Scorsese! I knew he definitely wasn't Brad Pitt. I spoke to Brad Pitt, though he hadn't watched the film yet."

## “Over 90 per cent of people in crisis zones are ‘unbanked’

"He went to Buckingham Palace the other day," says Thompson, "and came back and said, 'I had a good chat with Prince Charles. He's the head of Bafta.' I said, 'That's not Prince Charles; that's Prince William.'" Others who've congratulated the couple include Cate Blanchett and *Game of Thrones*' Emilia Clarke. Film-maker Michael Moore told them it was the best documentary he'd ever seen.

Does Kateab feel guilty to be inhabiting this superficial world while back home the bombs are still raining down?

"It all helps with awareness," he says. "When we decided to claim asylum, we thought this will be the end of our connection with Syria. I used to put all my effort into one hospital. Now, through my work with Amanacard, I have the opportunity to support more than 100 health facilities, as well as thousands of displaced families. I realised it's not necessary to be on the front line to help; I could keep the lifeline open to Syrians from wherever I am."

After all, Amanacard is helping make it a bit easier for people to remain in their homes, something they want to do no matter how dire the situation. It's a point *For Sama* underlines forcefully, in scenes from 2016, just as Assad's forces and their Russian allies were about to lay siege. The couple make a hazardous trip with baby Sama over the Turkish border to visit his grandfather. As a viewer, you're begging them to say put; instead they turn around for the equally terrifying drive back into the lion's mouth.

"Basically, people choose to stay because – simply – it's home," Kateab says. "They feel a wider responsibility towards their community. There's a hope of change and sense of loyalty. Everyone knows someone who has been killed and, for their sake, you don't just want to abandon everything. You don't want to feel their deaths have been for nothing."

Funded via a small commission from the 23 aid implementers that use it, the Amanacard makes it far easier to lead at least a semblance of normal life in terrible surroundings. It allows, for example, public servants such as teachers to be paid salaries they've often foregone for months, after being blocked by the banking system. "When we first applied it in Syria, we were able to clear a month's worth of salaries within three hours," Thompson says.

Now Amanacard administers the payrolls for all the hospitals and health facilities it works with. "There were 150 people working in my old hospital who hadn't been paid for nearly a year and were continuing to work full-time for almost nothing," says Kateab. "It's not just the doctors; it's the janitors who clean up all the blood and guts, the porters who carry people to operations because the lift has been destroyed, people who are breadwinners for large, extended families. But when the janitor is paid his \$150 a month, he can pay his brother who can't work \$50. He'll go to the shop again, so the shopkeeper will need to buy more stuff from the wholesaler and the wholesaler will need to buy more stuff from Turkey. It keeps the whole chain going."

Allowing people to purchase their own necessities, rather than rely on donations, is crucial for maintaining dignity. "The big NGOs were sending us first-generation antibiotics that none of the medical guidelines recommend using any more. They refused to send the more up-to-date ones that I asked for," says Kateab. "They see everything as being about the absolute basics, as just surviving, but the people living in these places deserve more than that."



Nonagenarians opening Amanacard accounts in Idleb, Syria

Families are ground down by having to subsist on basic and often inappropriate food, very different from what they'd buy with their own cash. Funding recipients directly is also much more economical than relying on handouts. "One supplier told me it costs them \$45 for every \$1 of food they distribute. How much better to be able to give \$45 directly to a family, who'll purchase things appropriate to their diet," Thompson says.

For that reason, there's a special "women's" gold Amanacard that allows women to choose how to feed their families. "The first time we launched it, in three villages, we could see everyone going out shopping immediately," Thompson says. "People were so used to being restricted, they asked, 'Am I allowed to buy Nutella for my children?' We said, 'It's on the shelf, off you go!'" laughs Kateab.

The money's distributed by charities commissioned by governments. "It's mainly the US, the EU and Germany, who will say, 'Here's \$1 million. Please find 46,000 people to distribute it to,'" Thompson says. Amanacard's Syrian team of around 20 (many others help as needed) helps identify and physically verify those people. "We put in such due diligence, so we know the money is going to the right people," Thompson says.

At the same time, the card's made life much safer for people who previously had to travel miles to collect cash from an agent. "When I was managing the hospital, every month I'd have to drive 70 kilometres crossing 6 checkpoints manned by 6 different groups, and then drive back, avoiding robbers and kidnappers, carrying \$55,000," Kateab says.

Amazingly, given the other stamps in her passport, Thompson has never been to Syria. “Not particularly advisable,” says Kateab, grinning. If ever tempted, she’s warned off by the experiences of one of her 12 Amanacard colleagues, Federico Motka, an Italian aid worker who spent 15 months as a hostage of the Islamic State group known as the Beatles, during which time 27 fellow captives, including British aid worker David Haines, were believed to have been executed. “It would be irresponsible of me to go,” she sighs.

She has itchy feet, though? “Yes!”

**“In Syria, we were able to clear a month’s worth of salaries within three hours**

As a child, Thompson says she was “quite unusual. I was always volunteering to join groups countering small arms,” she says. She went to some “posh schools”, where her accent meant she was often treated “as a poor cousin. I’d never heard of Latin or German, but I was pretty smart, so I taught myself them and within a year I was top of the class. So there’s always been something in me that wanted to prove myself.”

After University College London, she worked briefly for Goldman Sachs – “The best training ever” – but banking didn’t satisfy her fascination with “the people side”. She went on to work for the UN and the European Commission, as well as for charities such as Amnesty and World Vision.

With luck she’ll soon be back on the road, when Amanacard is rolled out in Yemen and Iraq, followed – when funding is raised – by Afghanistan and conflict zones in the Philippines.

Is there any time for a personal life?

“I did recently meet someone in Australia, so we’re trying to explore that. It’s an added complexity.”

Thompson admits she has recurring nightmares about certain situations she could end up in. “Then I would wonder why I do what I do. But for now I have skills that can be applied to help certain situations and I want to use them. What I’m doing isn’t really a job; it’s a vocation.”

[amanacard.com](http://amanacard.com)

For Sama *can be viewed on All 4*