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		ACTION	INFO			ACTION	INFO
1	DCI		X	11	GC		
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5	EXDIR/CIA		E-Copy	15	NIC		
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8	DDI		E-Copy	18	SEC		
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10	DDS&T			20	DAC		

**SUSPENSE DATE:** 11 October 2001

**DOCUMENT NO:** DAC-04866-01

**Action Officer:**

(b)(3)

**COORDINATION/ROUTING:** OCA/911 Team to prepare a response for D/OCA signature.

**SUMMARY:**

Letter from Frank R. Wolf, U.S. Congress, regarding e-mails received by his staff concerning Osama bin Laden's connections to the Government of Sudan, and requests that these issues be reviewed for accuracy.

Date of Document: 28 September 2001

Received in DAC: 2 October 2001

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### CONGRESSIONAL CORRESPONDENCE ACTION PLAN

Date / Time Received

10/02/01 1515

Suspense Date

Control Number

DAC-04866-01

**ACTION:** Please forward response as indicated below to OCA for coordination and transmittal.

Prepare a response for DCI signature.

Lead Action Office:

Information Copies:

Prepare a response for D/OCA signature.

Lead Action Office:

OCA 911 Team

Information Copies:

[Redacted]

D/OCTC ; DI/EA

(b)(3)

NO WRITTEN RESPONSE NECESSARY

Lead Office:

Follow-Up Action:

Information Copies:

OCA ACTION OFFICER:

[Redacted]

cc

[Redacted]

(b)(3)

Advance Copies Provided To:

OCA F/O  
C/DC LIAISON

Comments:

NO FURTHER DISSEMINATION WITHOUT PRIOR OCA APPROVAL.

**FRANK R. WOLF**  
10TH DISTRICT, VIRGINIA

DAC-04866-01

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# Congress of the United States

## House of Representatives

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September 28, 2001

www.house.gov/wolf/

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The Honorable George Tenet  
Director of Central Intelligence  
Washington DC 20505

2001 OCT 01 PM 2:58

Dear Mr. Director:

I want to share with you these e-mails my staff has received concerning Osama bin Laden's connections to the Government of Sudan.

While you and your staff may already be aware of these reported connections, I want to make sure these issues have been brought to your attention.

Among the noteworthy information included in these e-mails is that the Canadian Security Intelligence Service has reported that the Government of Sudan agreed to provide diplomatic credentials for followers of bin Laden, and that in 1998, Sudanese leaders agreed to use their embassy staffs in New York, London, and Rome to raise funds for bin Laden.

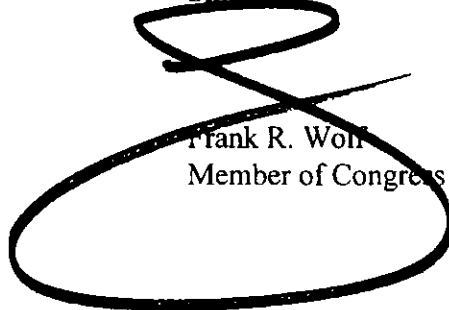
I also want to make sure you and your staff are aware of the likely connections between bin Laden and Khalid bin Mahfoouz. I think it is worth determining what, if any, assistance was provided to Al Qaeda and bin Laden through the al-Shamal Bank, Faisal Islamic Bank, Bakarar Bank and through the National Commercial Bank.

Finally, I believe it is imperative that the Government of Sudan fully cooperate in providing information on supposed charity organizations, operating in Sudan, that may be funneling money to bin Laden and Al Qaeda.

Thank you for your hard work during this difficult time.

Best wishes.

Sincerely



Frank R. Wolf  
Member of Congress

CMY you people  
check this is  
see what  
Thank you

FRW:dd

This article picks up just one of the many connections between the bin Mahfouz and bin Ladin "clans".

The big things they did not pick up in this article include 1) Osama bin Ladin is brother in law to Khalid bin Mahfouz, 2) Khalid bin Mahfouz is or was under house arrest in Saudi for helping finance Al Qaeda, and 3) the bin Ladin and bin Mahfouz families have been closely entwined for 2 generations, since migrating to Saudi from the same region of Yemen in the early 1900's. (and blood and tribal/clan relations are important when doing business in the region - which is why you seal important business contracts with family marriages)

No one has yet pursued the bin Ladin replacement at National Commercial Bank - Sheik al-Amoudi. Nor has anyone pursued the al-Shamal Bank (Sudan), Faisal Islamic Bank (Sudan), and Bakarat (?) Bank (Sudan) connections with bin Ladin/bin Mahfouz/al-Amoudi .

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[REDACTED]

## THE INVESTIGATION

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**Bin Ladens own stake in Mass. biomedical firm**  
*by Jonathan Wells and Jack Meyers*

Tuesday, September 25, 2001

One of Osama bin Laden's brothers and a separate Saudi banking family suspected of funneling millions of dollars to bin Laden's terrorist organization own 28 percent of the stock in a Massachusetts biomedical firm engaged in advanced DNA research.

Securities and Exchange records show that Yahia M. A. bin Laden, one of the bin Laden siblings in charge of the family's Middle East-based construction conglomerate, owns 16 percent of Cambridge-based Hybridon, Inc., an 11-year-old company developing new medicine to combat cancer and bolster the human immune system.

A second stockholder in the company is Abdela bin Mahfouz, a member of a wealthy family which controls Saudi Arabia's largest bank, National Commercial Bank. That bank was accused by the Saudi government in 1999 of trying to transfer at least \$3 million to front organizations for Osama bin Laden's terrorist organization. As of last May, Abdela bin Mahfouz owned nearly 12 percent of the stock in Hybridon.

Earlier SEC filings show that another member of the family, Abdulrahman bin Mahfouz, held stock in Hybridon. Abdulrahman bin Mahfouz is a director of the National Commercial Bank as

well as a board member of Blessed Relief, a Sudan-based charity, which U.S. officials say served as a front for Osama bin Laden.

Robert Anderson, chief operating officer of Hybridon, said Yahia bin Laden and the bin Mahfouz family have been "loyal stockholders."

"We don't have any issue with the background of the investors. We don't have any concern," Anderson said. "These families put money in early on . . . they deal at arms length. I imagine they have a number of investments in the U.S."

"We are a legitimate company which is developing medicine," Anderson added. "We have dedicated scientists doing cancer research, not anything harmful."

Hybridon, incorporated in 1990, is one of a handful of companies in the U.S. developing "antisense" technology, which involves the design of synthetic DNA material to inhibit the body's production of disease-causing protein.

The biggest U.S. company involved in the antisense field, Isis Pharmaceuticals, Inc., is currently working under a \$6.6 million research grant from the U.S. Department of Defense to see if this new technology can be used to counteract the devastating effects of biological weapons.

Hybridon has an agreement under which it licenses intellectual property to Isis, but according to Anderson, Hybridon has no involvement in any research related to germ warfare. "Currently we don't," Anderson said. "I guess if Isis were successful in some way we would consider it."

As far as Anderson knows, Hybridon researchers do not work with materials useful in the development of biological weapons.

Anderson said he has never met Yahia bin Laden in person or spoken with him by telephone. However, he provided the Herald with a copy of a statement Hybridon received from the head of the bin Laden family in Saudi Arabia a few days after the U.S. named Osama bin Laden as the chief suspect in the Sept. 11 terrorist attacks in New York and Washington, D.C.

Signed by Abdullah A. A. bin Laden, the statement declared the bin Laden family's "strong denunciation and condemnation of this tragic incident which has resulted in the loss of lives of so many innocent men, children and women, which run counter to our gracious religion and which is repugnant to all religions and humanity. . . . We express our condolences to the families and relatives of the innocent victims."

Restating a position first announced by the family in 1994, Abdullah bin Laden also asserted that "the bin Laden family has no relation at all with (Osama bin Laden's) acts and conducts."

The message was delivered to Hybridon through the Saudi Arabian consulate in the United States.

Another Hybridon stockholder and member of the company's board of directors is Camille A. Chebeir, whose company, Saudi Economic Development Co., manages bin Mahfouz family money, which reportedly totals some \$4 billion.

Chebeir, the former executive vice president of the bin Mahfouz's National Commercial Bank, was appointed to Hybridon's board in 1999.

According to reports in USA Today and by the Associated Press that same year, Saudi government officials audited National Commercial Bank and its founder, Khalid bin Mahfouz, and found that several of the country's wealthiest businessmen had ordered the bank to transfer more than \$3 million to New York and London, where it was placed in the accounts of Islamic charities, including Blessed Relief. Khalid bin Mahfouz was reportedly placed under house arrest after the discovery of the transactions.

Anderson said he is unaware of any alleged financial dealings between the bin Mahfouz family and Osama bin Laden's organization.

Of the bin Laden and bin Mahfouz stock ownership, Anderson said: "They have a vote for their number of shares at the annual meeting. Like any other common stockholder, they're allowed to vote their shares.

"Surely these people have significant investments in other companies," he added.

"There must be many, many others because these people have vast amounts of money. Why single out a little company like ours?"

Yahia bin Laden (also spelled Yehia) is one of three brothers who exert the most control over the Saudi-based Bin Laden Group, according to research by PBS' Frontline, and he is currently negotiating with Lebanese officials for a \$50 million contract to help rebuild war-torn central town Beirut.

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The mountain of evidence linking Osama bin Laden and Sudan's National Islamic Front continues to grow, and it's clear that the links are emphatically in the present tense. Al-Shamal bank is, for the moment, only the most conspicuous financial link. But there are several other banking connections analyzed in recent press reports. Just as significantly, construction and agricultural interests in Sudan continue to supply bin Laden and his al-Qaeda organization with huge revenues. And in an extremely important development, the Khartoum regime is revealed today, in a report from the Canadian Security Intelligence Service, to have "arranged for diplomatic credentials for bin Laden followers, allowing them unfettered travel around the world" (National Post, September 28, 2001).

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Oil companies such as Talisman Energy of Canada, Petronas of Malaysia, Lundin Petroleum of Sweden, OMV of Austria, China National Petroleum Corp. should be seen for what they are: fully cognizant partners with a terrorist-supporting regime. The extremist National Islamic Front in Khartoum continues to support Osama bin Laden and al-Qaeda, continues to allow Sudanese financial and economic resources to benefit bin Laden---and, using the oil revenues supplied by Talisman Energy and its partners, continues its own massive terrorist campaign against the people of the south.

Though much is being made of the easy words of condolence emanating from Khartoum, the radical Islamist regime is deeply in sympathy with bin Laden and his goals. They are "cooperating" simply determined to avoid American wrath. Self-preservation dictates that they will not yield the most telling information about Sudan's decade-long support for terrorism and bin Laden in particular.

The most chilling recent revelation about Khartoum's ongoing support for world terrorism comes from today's National Post of Canada. Citing documents from the Canadian Security Intelligence Service, the article reports on two extremely disturbing developments:

[1] "Sudanese leaders agreed in 1998 to use their embassy staff in New York, London and Rome to raise funds for Osama bin Laden, according to documents from the Canadian Security Intelligence Service (CSIS)."

[2] "The documents, filed in Federal Court, also claim the Sudanese agreed to arrange for diplomatic credentials for bin Laden followers, allowing them unfettered travel around the world. The alleged agreement was struck between bin Laden's top aide, Dr. Ayman Al-Zawahri, and 'Sudanese Islamic leaders,' the CSIS brief said."

There could hardly be more unambiguous evidence that Khartoum has not abandoned its terrorist ways simply because bin Laden ended his five-year stay in Sudan in 1996.

These findings of the Canadian Security Intelligence Service comport with a recent revelation in the Hindustan Times (India). The Times reports (September 20, 2001) that:

"According to a senior police official, fresh evidence gathered by them has revealed that Ismail, the first secretary in the Sudanese embassy, was not only operating as a conduit of Osama bin Laden in the Capital [New Delhi] but was also trying to recruit more operatives for subversive activities.

"Al-Safani, lieutenant of [bin] Laden, and Ismail had asked Mohd Shamim, one of the accused arrested in the case, to arrange for motivated youths to attack the American embassy and in return promised him a reward of Rs 100 lakh,' said an officer. Special Cell sleuths now say that investigations into the case have been hampered as the [Sudanese] diplomat had fled the country after his name figured in the case.

"Sources reveal that [Sudanese Embassy First Secretary] Ismail was called back by his government [in Khartoum] as soon as his name was disclosed by [Abdel] Raouf [one of the accused in the original World Trade Center bombing]."

As these, and other, newspaper reports make clear, the Khartoum regime is using its diplomatic presence abroad to support Osama bin Laden and al-Qaeda, just as they gave safe haven to bin Laden from 1991 to 1996, and allowed al-Qaeda (begun in 1988) to come to full fruition.

The Hindustan Times continues:

"Raouf was nabbed by Special Cell sleuths in June and was suspected to be working for [bin] Laden. Further investigations revealed that Raouf came to Delhi and stayed with [Sudanese Embassy First Secretary] Ismail at his Shanti Niketan residence for one and a half months and was being paid by the Sudanese embassy. In fact, the charge sheet filed in a city court names Ismail and Yemenese national Hussain Mohd Safani, besides bin Laden, as the main conspirators. Safani is alleged to be main the conduit of Osama and a prominent figure in his terrorist outfit Al Qaeda. A trained bomb expert, he was involved in last years' attack on US warship USS Cole Yemen, resulting in the death of 17 US sailors."

The State Department and the Bush administration had best think long and hard before going further down the road of "cooperation" with a Khartoum regime that is clearly still in the terrorism business. There are a host of additional links between Khartoum and bin Laden and al-Qaeda that are only now emerging more clearly in the wake of the horrors of September 11. Investigative reporting is in high-gear, and there are a number of additional revelations that will emerge in the coming days.

At the same time, well aware of its own terrorist-supporting ways, Khartoum will predictably give up whatever and whomever it can---an expedient effort to divert American attention from both its support of world terrorism, and its genocidal conduct of the war and terrorism in the south. But they will obviously never give up most critical information; to do so would be to



reveal just how fully they have continued to support bin Laden and al-Qaeda.

The United States will have betrayed its declared goal in confronting world terrorism if it does not face up squarely to these ongoing realities.

Sudan and the financing of Osama bin Laden's empire of terror:  
The al-Shamal Bank in Khartoum is but the tip of a very nasty iceberg



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The Boston Globe, CNN, and Reuters news-wire have all reported in the last day the continuing role of al-Shamal Bank in financing Osama bin Laden's campaign of terror against the United States. Unsurprisingly, al-Shamal Bank is in Khartoum, capital of Sudan and the extremist National Islamic Front regime. This is the same regime---controlled by the same brutal figures--- that gave safe haven to bin Laden from 1991 to 1996, and allowed him to bring his al-Qaeda terrorist organization to fruition. The Khartoum regime also gave bin Laden many lucrative opportunities not only in banking, but in agriculture and construction. And as the al-Shamal Bank example suggests, bin Laden continues to derive extensive support from Khartoum.

The Boston Globe reports in its extremely well-researched account (attached below) that: "Bin Laden could be using the [al-]Shamal bank to gain access to US banks,' [Senator Carl] Levin said, calling for new laws that would prevent such access. Levin cited an instance in which \$250,000 was wired from [al-]Shamal Bank to a bin Laden associate in Texas, who used the money to buy a plane for bin Laden." According to CNN (Sept 26), bin Laden had provided \$50 million in start-up capital for the al-Shamal Bank. It's simply not credible that the Khartoum regime hasn't been fully unaware of such a large financial presence in its banking system.

And as the Globe also notes in reporting on the years in which bin Laden was actually in Sudan: "US officials said bin Laden controlled some of the largest commercial enterprises in Sudan, generating both profits and a cover for terrorist activities." Though bin Laden left Sudan in 1996, it would be naïve in the extreme to believe that he simply severed his economic and financial ties.

On the contrary, there is a mountain of evidence to the contrary. Again, the disclosures about the al-Shamal Bank are certainly only the tip of a very ugly iceberg. As another State Department report on Sudan and bin Laden noted: "[Bin Laden] secured a near monopoly over Sudan's major agricultural exports of gum, corn, sunflower, and sesame products." Some of these assets are certainly still funding bin Laden's al-Qaeda, and thus various of the terrorist assaults on the United States, including the embassy bombings in Kenya and Tanzania, the original World Trade Center bombing, the attack on the USS Cole in Yemen---and the catastrophic assaults of September 11.

Much has been made in recent days of Khartoum's statements of regret at the terrorist attacks of September 11, and some reports have suggested that there is now cooperation between Washington and Khartoum in the campaign against world terrorism. There has, in fact, been some FBI and CIA investigative presence in Sudan for over a year. But assessments of what

intelligence and access Khartoum is actually offering, and the value of what is offered, should be regarded with extreme caution---as should Khartoum's motives in "cooperating."

The regime has hardly changed from the time it supported bin Laden openly. The same cast of vicious characters dominates in Khartoum and in the formulation of policies. Most notably, Khartoum's conduct of the war against the peoples of the south and other marginalized areas of Sudan is still marked by genocidal ambition, by the most egregious of human rights violations, and by a refusal to negotiate peace in good faith. Their campaign against the south is nothing less than "state-sponsored terrorism."

Notably, there is evidence of significant weapons deliveries to Khartoum from bin Laden's new haven in Afghanistan. The Globe again reports: "[Bin Laden's] businesses were not just focused on the bottom line, US prosecutors [in the embassy bombing trial] say. In one transaction, a bin Laden company sent sugar from Sudan to Afghanistan. But on its return flight, the rented Sudan Airways cargo plane was loaded with Milan rockets and Stinger missiles."

Let's be clear: Khartoum is "cooperating" on terrorism now only because it is acutely and fearfully aware of its own long history of giving safe haven to terrorists and encouraging terrorist activities. The April 2001 State Department report on world terrorism has not suddenly become irrelevant; it states clearly that "[In 2000] Sudan continued to be used as a safe haven by members of various groups, including associates of Usama Bin Ladin's al-Qaida organization."

The Foreign Minister of Sudan has been quite blunt in his statements about what Sudan has and hasn't done: Agence France-Presse (Sept 26) reports that Foreign Minister Mustafa Ismail "denied that Khartoum had turned in persons or lists of persons to the United States. He was referring to rumors that his government had handed a number of Islamists to Egypt and the US." Perhaps some useful intelligence is being developed behind the scenes; perhaps there have been a few convenient deportations, as some informed observers are reporting. But critical questions remain.

The most important question, and the one that will not go away, is the value of what the US is getting from Khartoum. The current issue of Africa Confidential, the most authoritative published source on Sudan, puts the matter this way:

"The N[ational I[s]lamic] F[ront] political and security apparatus is intact, as are the NIF's and the international Islamists' control of the economy. Many of those running terrorist training are still in security and ministerial jobs. So, well informed Sudanese doubt that the NIF will hand much of value to US investigators. The NIF is as Islamist as its friends Usama and the Taliban. This regime believes in what it does. Any concession is intended only to protect the greater cause. Secondly, any major betrayal would be suicidal, just as dangerous as holding free elections." (Africa Confidential, Volume 42, No. 19, September 28, 2001)

The latter point here is that those in Khartoum who are in a position to provide the most valuable intelligence to US anti-terrorist efforts are precisely the ones most likely to be implicated by such intelligence, given their past involvement in terrorism. And they are not of suicidal bent.

Khartoum is still deeply complicit in the financing and supporting of world terrorism. The regime is still engaged in a brutal and savagely destructive campaign of terror against its own people. US policy toward Sudan should keep these realities firmly in mind

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The Boston Globe, September 27, 2001, Thursday

## AMERICA PREPARES THE GLOBAL DIMENSION / TRACING THE NETWORK; BIN LADEN DELIVERED WEAPONS, PROFITS

By Michael Kranish, Globe Staff

WASHINGTON - One of Osama bin Laden's companies in Sudan would export sugar to Afghanistan and return with a cargo that included US-made Stinger missiles.

Another firm appeared to deal with finance, but some of its employees were allegedly traveling the world as terrorists. A third company was in the fishing business, but allegedly used the profits to pay for the bombing of the US embassy in Kenya. Bin Laden also had a \$50 million investment in a Sudanese bank.

The businesses are part of bin Laden's six-year sojourn in Sudan. It was there, in northern Africa, where bin Laden appears to have built much of the financial, fund-raising, and terrorist empire now under intensive investigation by US authorities. Yesterday, a Senate committee heard testimony that bin Laden not only appears to retain a stake in the Sudanese bank, but also has a network of more than 100 businesses and self-described charities that stretches around the globe and has so far eluded the grasp of US law enforcement.

Senator Carl Levin, a Michigan Democrat, said bin Laden's investment in al-Shamal, a bank in Sudan, gave him access to banks around the world.

"Bin Laden could be using the Shamal bank to gain access to US banks," Levin said, calling for new laws that would prevent such access. Levin cited an instance in which \$250,000 was wired from Shamal Bank to a bin Laden associate in Texas, who used the money to buy a plane for bin Laden.

Despite President Bush's order Monday to freeze assets of 27 entities linked to bin Laden, Levin said his staff has found that accounts at several banks linked to al-Shamal are still open to bin Laden.

The bank and the businesses in Sudan are part of a large empire. Bin Laden's funds come from a "network of financial donors, international investments, legal businesses, criminal enterprises, smuggling mechanisms, Muslim charitable organizations, Islamic banks, and underground money transfer," William F. Weschler, a former National Security Council official who has tracked bin Laden's finances, said in testimony yesterday to the Senate banking committee.

Much of that network was developed during bin Laden's years in Sudan, from about 1990 to 1996. US officials said bin Laden controlled some of the largest commercial enterprises in Sudan, generating both profits and a cover for terrorist activities.

An examination by the Globe of thousands of pages of trial transcripts, State Department reports, and other material shows a clear trend: The terrorists and their operations may operate on a low budget, with bin Laden himself eschewing his Saudi mansions for an Afghan cave, but the overall enterprise is funded well enough that large expenses have been covered routinely.

Senator John F. Kerry, a former member of the Senate Intelligence Committee, estimated that bin Laden's assets probably still exceed \$200 million. Moreover, some of bin Laden's cells, perhaps including the Sept. 11 hijackers, have raised money independently.

The depth of bin Laden's financial assets greatly concerns US officials, because evidence has been presented in a series of trials that bin Laden associates have tried to buy items for a possible nuclear device, as well as chemical weapons. In one case, a bin Laden associate tried to buy a cylinder of uranium for \$1.5 million.

When President Clinton ordered a missile strike against a Sudanese factory in response to the 1998 bombing of US embassies in Kenya and Tanzania, White House officials said the factory was targeted because it was part of bin Laden's Sudanese financial empire and was suspected of producing chemical weapons. (The factory's owner has denied any connection to bin Laden or chemical weapons and has sued the United States. The source of bin Laden's initial wealth is clear. He inherited an estimated \$300 million after his father died; he is the 17th son of 52 children born to numerous wives. Bin Laden reportedly used much of that money to help finance the war in Afghanistan against the Soviet Union, particularly by buying heavy machinery.

Bin Laden was helped in that effort by the United States, which supplied Afghan resistance fighters with many resources, including sophisticated Stinger missiles and other weaponry. By some estimates, the United States covertly pumped \$3 billion to \$6 billion of weapons and other goods into the Afghan resistance.

Bin Laden also raised money through a self-described charity called al-Kifah, or the Struggle, which had perhaps 30 offices in the United States, including one with a Boston mailing address. The offices reportedly were financed by bin Laden and raised money and recruited Arab immigrants to fight in Afghanistan.

When the war in Afghanistan ended in 1989, bin Laden moved to Sudan to set up a string of businesses. Some of the Kifah centers in the United States then re focused on raising money for terrorism, US officials said.

Bin Laden chose Sudan as a base because the ruling party, the National Islamic Front, shared much of his ideology. Bin Laden presented himself as a businessman who would help develop Sudan, an impoverished country that recently has been in the news for the selling of slaves.

Bin Laden arrived in Sudan angry at the US presence in his former homeland of Saudi Arabia. He soon began to wage a campaign against US troops who went to Somalia in 1993 in a mission called Operation Restore Hope. Bin Laden's method was "to establish fake businesses, cover businesses that help fighters infiltrate through to Somalia," Assistant US Attorney Paul Butler said in court this year.

The bin Laden businesses were coordinated in a suite of offices on Khartoum's McNimr Street, with his personal office on the first floor.

Company travel was arranged through a committee that would supply fake passports and fake names, possibly from documents that had been stolen, according to testimony in the African bombing cases. Similar techniques may also have been used in the case of some of the hijackers involved in the Sept. 11 attacks.

There were also committees on the military, Islamic study, and a media organization that published a newspaper, all overseen by Wadi al-Aqiq, the "mother of all companies."

During his years in Khartoum, bin Laden gave interviews to a Saudi journalist, Jamal Khashoggi.

"He had companies," Khashoggi, deputy editor of Arab News, said in a telephone interview from Saudi Arabia. "He had shares in banks. He was building a major road. He began to settle down there as a businessman.

"The last time I talked to him [about five years ago], he talked more about economics than politics," he said.

His businesses were not just focused on the bottom line, US prosecutors say. In one transaction, a bin Laden company sent sugar from Sudan to Afghanistan. But on its return flight, the rented Sudan Airways cargo plane was loaded with Milan rockets and Stinger missiles, apparently including some of the weaponry the United States had sent to Afghan resistance fighters, according to US officials.

The role of Hijra Construction was vital. The company's main business was road-building, just as bin Laden's father built his fortune in Saudi Arabia. Hijra Construction built a road linking Khartoum with Port Sudan and a major airport. The company also bought explosives that were used in road construction.

But explosives also were used at a training camp at a farm in Sudan owned by another bin Laden company, Themar al Mubarak, according to trial testimony.

Taba Investment, another bin Laden company, appeared to make a profit for bin Laden. Trial testimony showed that the company figured out how to make extra money by processing peanuts rather than shipping the raw crop to Europe. The State Department report says bin Laden "secured a near monopoly over Sudan's major agricultural exports of gum, corn, sunflower, and sesame products."

By 1996, under pressure from the United States, Sudan had forced bin Laden to leave. Khashoggi, the Saudi journalist, believes that this may have required bin Laden to quickly liquidate his holdings, costing him millions of dollars. "This is one of the reasons" that bin Laden hates the United States, Khashoggi said. "I believe he lost a good portion of his money in Sudan."

US officials dismiss such suggestions, saying that bin Laden attacked US interests long before he left Sudan. Bin Laden himself said he wanted to strike Americans because of the US presence in Islamic countries. In any event, US officials said, upon returning to Afghanistan, bin Laden used some of his funds to help finance the Taliban, which now controls most of the country.

During the last five years in Afghanistan, bin Laden has received money both from the self-described charitable organizations and from the web of companies and investments he has scattered in dozens of countries. In addition, there have been reports that some of Saudi Arabia's wealthiest businessmen paid millions in "protection money" to prevent attacks on their businesses.

Some observers, including Khashoggi, have wondered whether it was a mistake for the United States to have forced bin Laden out of Sudan. Now, instead of knowing bin Laden's exact whereabouts in Khartoum, the United States is facing a difficult search in the desolate terrain of Afghanistan.