

Top bin Laden aide toured state**SPECIAL REPORT: Al-Zawahiri solicited funds under the guise of refugee relief**

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Thursday, October 11, 2001



Two confessed members of a Silicon Valley terrorist cell say they brought Osama bin Laden's top aide to the Bay Area several years ago to raise money for terror attacks, according to documents and interviews.

Ayman al-Zawahiri, who is bin Laden's chief deputy and a suspect in a long list of terrorist crimes that includes planning last month's attacks on the World Trade Center and the Pentagon, visited the United States in the 1990s on covert fund-raising trips, the two men have told authorities.

Traveling with a stolen passport supplied by the local terrorists and using a fake name, al-Zawahiri, who has called on Muslims to kill "Americans wherever they are," visited mosques in Santa Clara, Stockton and Sacramento as part of a coast-to-coast fund-raising mission, according to these accounts.

Al-Zawahiri may have raised as much as \$500,000 in America, according to a Silicon Valley acquaintance of one of the terrorists. Most of it was donated by U.S. Muslims who were told the money would aid refugees of the Afghan-Soviet war of the 1980s, said this man, who asked not to be identified because of personal safety concerns.

Instead, according to the confessed terrorists, the money went to Egyptian Islamic Jihad, implicated in dozens of terrorist attacks, from the 1981 assassination of Egyptian President Anwar Sadat to the 1998 bombings of U.S. embassies in Kenya and Tanzania. Al-Zawahiri is a Jihad leader who brought the group's most violent elements into bin Laden's al Qaeda organization.

In the defiant videotape that the al Qaeda terrorists released after U.S. bombing of Afghanistan began Sunday, al-Zawahiri was seated next to bin Laden and spoke of America's "crimes against the nations of Muslims."

A Silicon Valley physician and civic leader told The Chronicle that in 1989 or 1990 he had been introduced to al-Zawahiri and accompanied him to local mosques. The civic leader, Dr. Ali Zaki, said he had been duped into assisting al-Zawahiri and had not been told his real name or the true purpose of his fund raising.

Money raised in the United States by al-Zawahiri helped finance two other ambitious terror operations, according to the confessed terrorists: the 1995 bombing of the Egyptian Embassy in Islamabad, Pakistan, which killed 17 diplomats, and the training of pilots for a planned spectacular hang-glider assault on an Egyptian prison to free jailed Jihad members. That attack never occurred.

Authorities learned of al-Zawahiri's fund raising in the Bay Area from Ali Mohamed, 48, and Khalid Abu-al-Dahab, 37, Egyptian-born U.S. citizens who have confessed that they served for a decade as Islamic Jihad operatives while living in Silicon Valley.

Mohamed is a former U.S. Army sergeant who has been identified as bin Laden's "California connection" and a trainer of his bodyguards.

Last year, he pleaded guilty in U.S. District Court in New York to conspiracy charges for helping bin Laden and al-Zawahiri plot the U.S. Embassy bombings that killed more than 200 people.

Mohamed said in court that he had twice brought al-Zawahiri to the United States in the 1990s to raise money for Islamic Jihad. Terrorism experts say they believe he provided more detail in private briefings to investigators.

Dahab is a former Egyptian medical student turned Silicon Valley car salesman who was known in Santa Clara as Khaled Mohamed.

He was arrested in Cairo in a 1998 government sweep aimed at crippling Islamic Jihad, and he is serving a 15-year prison term meted out by a military court. Egyptian authorities say Dahab confessed to serving as a terrorist operative while living in Santa Clara, transferring funds raised in the Bay Area to Jihad cadres abroad and facilitating communication between Jihad leaders in Egypt and those in terrorist camps in Afghanistan.

He said he and Mohamed had brought al-Zawahiri to California in 1995 to raise money for terrorist operations, according to accounts of his confession.

The Chronicle learned the story of al-Zawahiri's U.S. fund raising from court records, interviews with knowledgeable sources and Arab-language news accounts of Egyptian court proceedings. Steven Emerson, an author and national security expert, provided research material.

Experts said the existence of the Santa Clara terrorist cell -- and its role in bringing al-Zawahiri here -- showed both the boldness of America's terrorist enemy and the nation's vulnerability to infiltration by terrorist groups.

"The very fact that someone like Zawahiri came to the U.S., that in itself should be quite stunning to many Americans," said Khalid Duran of Washington, D.C., a terrorism expert and author who has written about the Santa Clara cell.

"He is the No. 2 man, bin Laden's right-hand man, and in a way even more. He is like his teacher, his mentor."

In addition to fund raising, al-Zawahiri was in the United States "to see whom he could recruit here, what could be done here -- preparing the establishment of a base," Duran said.

Harvey Kushner, a professor of criminology at Long Island University and international terrorism expert, said that for years radical Islamic groups had raised money in the United States under the guise of refugee relief.

"That way they end up with money that's fungible and ostensibly raised for a legitimate purpose," he said.

"Then, it ends up being used for a bombing or something like that.

"A lot of (donors) didn't know where the money was going; some knew exactly where it was going."

Egyptian islamic jihad

According to documents and interviews, al-Zawahiri, 50, is the scion of a wealthy Egyptian family and grandson of one of the founders of the Arab League.

He was trained as a surgeon, but his medical career was sidetracked by his involvement in Islamic Jihad, a radical movement that has mounted a violent challenge to Egypt's moderate stance in cultural and foreign affairs.

Islamic Jihad has denounced the Egyptian government for everything from making peace with Israel to its attempts to stamp out the practice of female circumcision, according to a review of the group's communiques.

For more than two decades, it has sought to overthrow the government and convert Egypt into a Taliban-style fundamentalist Islamic state. Its most spectacular act was murdering Sadat, architect of Egypt's peace initiative with Israel.

Dozens of Jihad members, including al-Zawahiri, were arrested. He spent three years in prison on weapons charges. Then he went to Afghanistan, where he served as a medical officer for the Islamic guerrillas in the Afghan-Soviet war. He befriended bin Laden, a wealthy Saudi who was in Afghanistan financing and training the guerrilla fighters who drove the Soviets out in 1989.

Bin Laden and al-Zawahiri became increasingly anti-American after the United States defeated Iraq in the 1991 Persian Gulf War, and they began advocating a jihad, or holy war, to drive America from the Middle East.

Al-Zawahiri emerged as Islamic Jihad's leader, and he repeatedly sent Jihad fighters on missions sponsored by bin Laden.

Among the actions the two are suspected of masterminding: the 1993 ambush of U.S. Army Rangers in Somalia, which left 18 Americans dead; the bombings of the Egyptian Embassy in Pakistan in 1995 and the U.S. embassies in East Africa in 1998; and this year's attack on the World Trade Center and the Pentagon.

In 1998, al-Zawahiri signed a bin Laden fatwa, or decree, calling on Muslims to kill Americans worldwide as part of a holy war against "Jews and Crusaders."

Terrorists' trails

The two confessed terrorists who brought al-Zawahiri here also had long-standing ties to Islamic Jihad.

Mohamed told U.S. authorities he had joined Islamic Jihad in 1981, while he was serving as a major in the

Egyptian army. He said he had left the army and emigrated to the United States in 1985, obtaining U.S. citizenship after marrying a Santa Clara woman whom he met on his flight to America.

Mohamed spent three years in the U.S. Army, then returned to Silicon Valley,

where he attended Santa Clara's An-Noor mosque and worked as a security guard and at a home computer business. Through Islamic Jihad, he said, he had joined bin Laden's al Qaeda. Each year, he said, he spent months abroad, training bin Laden's fighters in camps in Afghanistan and the African nation of Sudan. While in Africa, he scouted the U.S. Embassy in Kenya, target of a suicide bombing in 1998.

Dahab said he had been drawn into Islamic Jihad after befriending Mohamed in Egypt.

According to an account of his confession published in the Arabic-language newspaper Al-Sharq al-Awsat, Dahab quit medical school in 1986 and followed Mohamed to the United States, renting an apartment in Santa Clara.

Within weeks of arriving, Dahab met and married an American woman. That marriage collapsed within a month, court records show. Dahab wed another American woman, but that marriage also ended in divorce within a year.

A third marriage, to another American, produced four children and helped him win U.S. citizenship, according to the source who met him at the mosque in Santa Clara.

Dahab worked as a maintenance man at Kaiser Hospital in Santa Clara and as a salesman at a Silicon Valley auto dealership, according to records and interviews.

He also assisted Mohamed on Jihad tasks, according to accounts of his confession.

One involved a planned hang-glider attack on the Liman Turra Prison complex near Cairo to liberate Jihad leaders, some of whom had been locked up since the Sadat assassination. According to the plan, Jihad hang-gliders would swoop off a nearby mountain into the prison grounds, setting off explosives and causing a panic to allow the jailbreak to occur.

In about 1990, on Mohamed's orders, Dahab said, he took hang-glider lessons in San Francisco.

"After I completed a course on the flying of gliders in the United States, (Mohamed) asked me to travel to Afghanistan with a model glider to train the Egyptian elements present there," he said.

The plan was later dropped, and Dahab returned here and served as a Jihad telephone operator, receiving calls from terrorists throughout the Arab world and patching them through to Jihad members in Egypt, he told authorities.

According to accounts of the confession, Dahab said that in 1995, he and Mohamed had brought al-Zawahiri into the United States. The terrorist leader traveled under the alias of Abd-al-Mu'izz, using a forged passport that Mohamed had obtained.

Dahab and Mohamed introduced al-Mu'izz to leaders of the An-Noor mosque in Santa Clara. Duran, the

terrorism expert, has written that parishioners there were cool to the fund-raising pitch. Omar Ahmad, spokesman for the mosque, said that he couldn't find anyone there who remembered al-Zawahiri's visit and that Dahab's account had come as a surprise to mosque members.

The terrorist spent weeks in the country, Dahab said, and raised far more money at other mosques in Northern California, Texas and New York: hundreds of thousands, Dahab told authorities.

According to accounts of his confession, Dahab said al-Zawahiri had used money raised on the tour to pay for the bombing of the Egyptian Embassy in Islamabad.

Discrepancies exist regarding the timing and number of al-Zawahiri's U.S. visits. According to Arab press accounts and terrorism experts familiar with the case, Dahab's confession describes a single U.S. visit in 1995. Sources who were interviewed by the FBI say the agents were convinced the visit occurred that year. In court, Mohamed said he twice had brought al-Zawahiri here in the 1990s, but didn't specify dates.

But the 1995 visit was heatedly denied by another person Dahab identified as facilitating al-Zawahiri's visit -- Zaki, the South Bay physician and civic leader.

In accounts of the confession, Dahab said that Zaki and his brother, a New York pharmacist, had accompanied al-Zawahiri on his 1995 fund-raising tour. Dahab also said Zaki had paid for shipping the hang-glider to Afghanistan.

In an interview, Zaki said he knew of only one U.S. visit by al-Zawahiri -- in 1989 or 1990, at a time when the Afghan struggle against the Soviets was either still under way or only recently over. The United States had strongly backed the Afghan freedom fighters, he pointed out.

Zaki said he had been introduced to "Dr. Mu'izz," al-Zawahiri's fake name, by Mohamed and Dahab, whom Zaki said he knew because both worshipped at the same mosque. He provided limited help for what he believed was a charitable cause, he said.

"I have been investigated by the FBI, and I testified before the grand jury for the bin Laden case, and I explained to them, (al-Zawahiri) might have been (here) in the mid-'90s, but the only time I met Mr. Zawahiri was in 1989 or 1990, and he came with a different name as a representative of the Red Crescent, which is equivalent to the Red Cross," he said.

Zaki said he had learned the terrorist connections of Mohamed and Dahab -- and the true name of "Dr. Mu'izz" -- only after the Santa Clara men were arrested.

He also denied knowingly helping to finance the hang-glider mission. He said Dahab's confession had been made under torture and that the man had falsely implicated him.

"If any of this were true, I would have been indicted," he said.

Zaki's attorney, former U.S. Rep. Pete McCloskey, said Zaki had fully cooperated with FBI agents and a U.S. grand jury that questioned him about al-Zawahiri after Mohamed and Dahab were arrested.

He described Zaki as a law-abiding and religious man who would never knowingly support terrorism and

who had done nothing wrong.

"This is not a man of violence . . . this is not a man who would jeopardize an American future," McCloskey said.

A terrorist's career path

Ayman al-Zawahiri's career as leader of the Egyptian Islamic Jihad has carried him from suspected involvement in President Anwar Sadat's 1981 assassination in Egypt, through several fund-raising trips to the United States, to the No. 2 spot in Osama bin Laden's terrorist organization, al Qaeda.

-- 1951-74: Al-Zawahiri is raised in a wealthy Egyptian family and earns his medical degree at Cairo University.

-- 1981: He is convicted of weapons charges in conjunction with Sadat's assassination and serves three years in an Egyptian prison.

-- Mid-1980s: He opens a medical clinic for rebels in Afghanistan, where he meets bin Laden and becomes one of his closest associates.

-- Late 1980s: Al-Zawahiri emerges as the leader of the Egyptian Islamic Jihad, while he and bin Laden refocus their efforts toward an international "holy war" of terrorism.

-- 1989 to 1995: He is said to visit the United States, at least once, possibly twice under false passports to raise funds for bin Laden operations.

-- 1996: He is charged with bombing the Egyptian Embassy in Pakistan with the financial support of bin Laden.

-- 1998: He resigns as the head of the Egyptian Islamic Jihad when the group shifts toward nonviolence; strengthens ties with bin Laden. The United States indicts al-Zawahiri (along with bin Laden) for the U.S. Embassy bombings in Kenya and Tanzania.

-- 1999: He is tried in absentia in an Egyptian terrorism trial and sentenced to death.

-- Oct. 7, 2001: He appears at bin Laden's side in a video threatening more violence, after the United States begins its retaliatory bombings in Afghanistan.

-- Oct. 9, 2001: Al-Zawahiri is named to the FBI's list of the world's "most wanted" terrorists for his suspected role as one of the planners of the Sept. 11 attacks.

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<http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2001/10/11/MN119457.DTL>

This article appeared on page **A - 1** of the San Francisco Chronicle

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