

TEMAS

- ANTECEDENTES
- CONTABILIDAD CREATIVA
- CONCLUSIONES

Antecedentes

REPORT TO THE NATIONS

ON OCCUPATIONAL **FRAUD** AND **ABUSE**

2014 GLOBAL FRAUD STUDY



ACFE

Association of Certified Fraud Examiners

*Together, Reducing
Fraud Worldwide*

Introduction

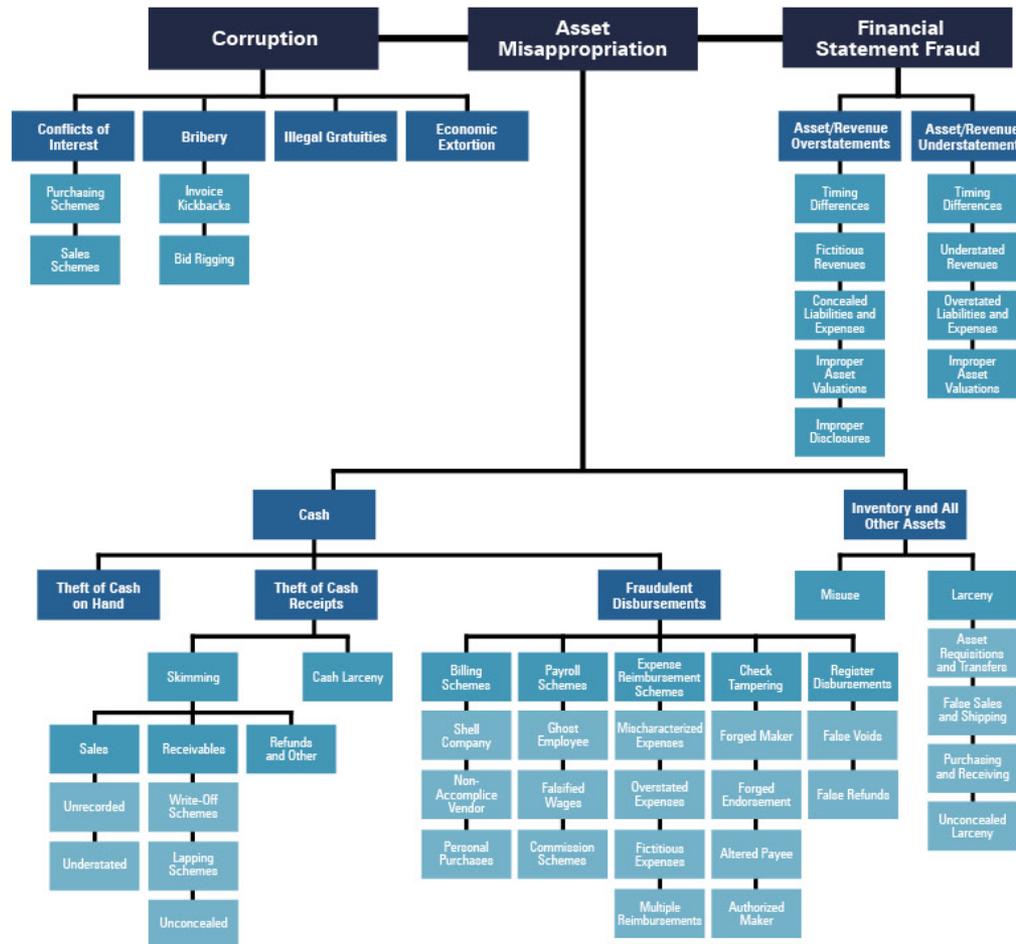
Figure 1: Geographical Location of Victim Organizations

Region	Number of Cases	Percent of Cases	Median Loss (in U.S. dollars)
United States	646	48.0%	\$100,000
Sub-Saharan Africa	173	12.8%	\$120,000
Asia-Pacific	129	9.6%	\$240,000
Western Europe	98	7.3%	\$200,000
Eastern Europe and Western/Central Asia	78	5.8%	\$383,000
Canada	58	4.3%	\$250,000
Latin America and the Caribbean	57	4.2%	\$200,000
Southern Asia	55	4.1%	\$56,000
Middle East and North Africa	53	3.9%	\$248,000

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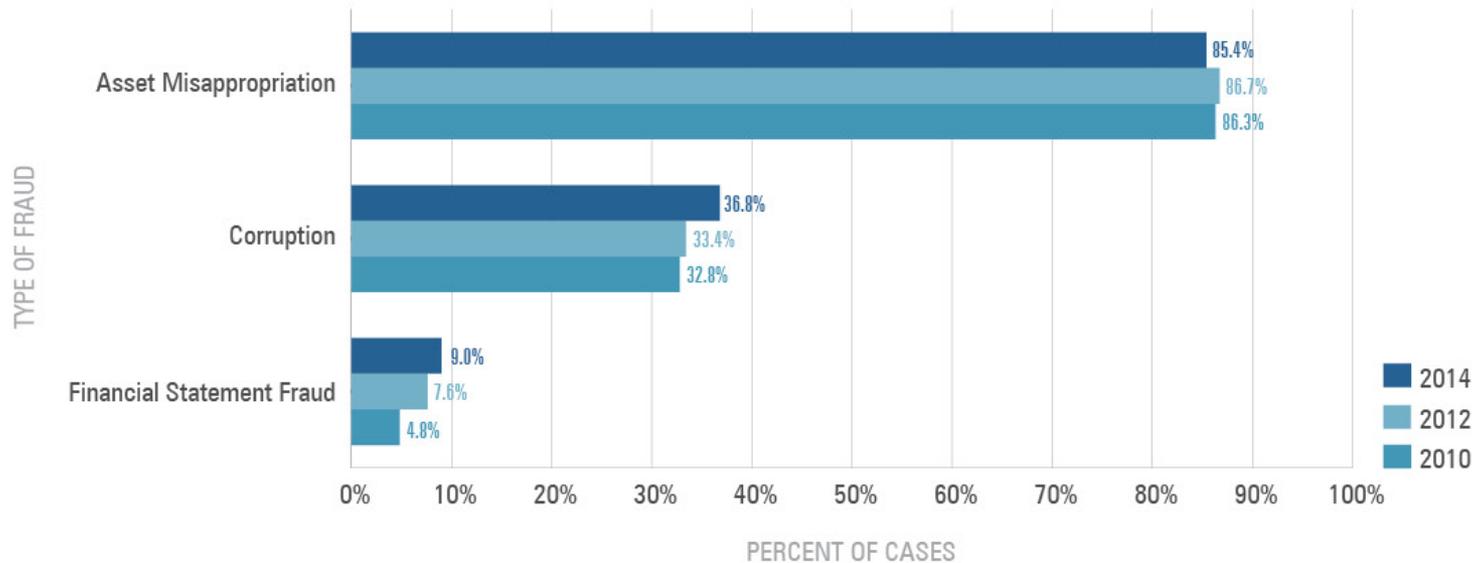
How Occupational Fraud is Committed

Figure 3: Occupational Fraud and Abuse Classification System (Fraud Tree)



How Occupational Fraud is Committed

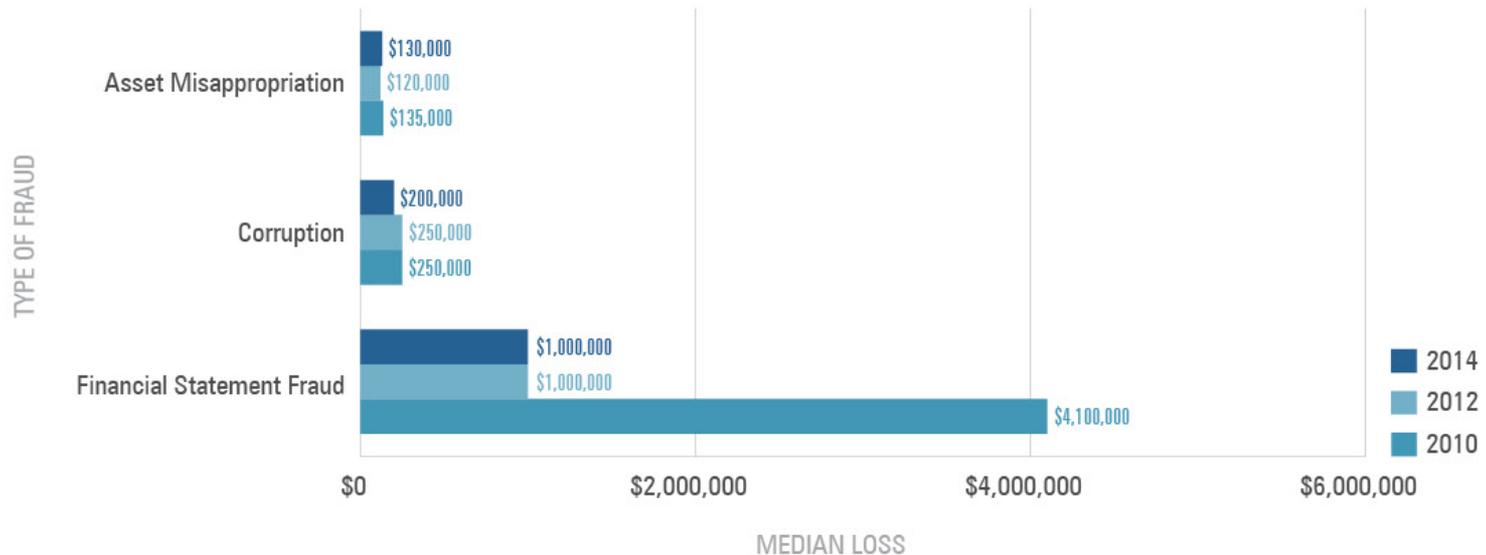
Figure 4: Occupational Frauds by Category — Frequency



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How Occupational Fraud is Committed

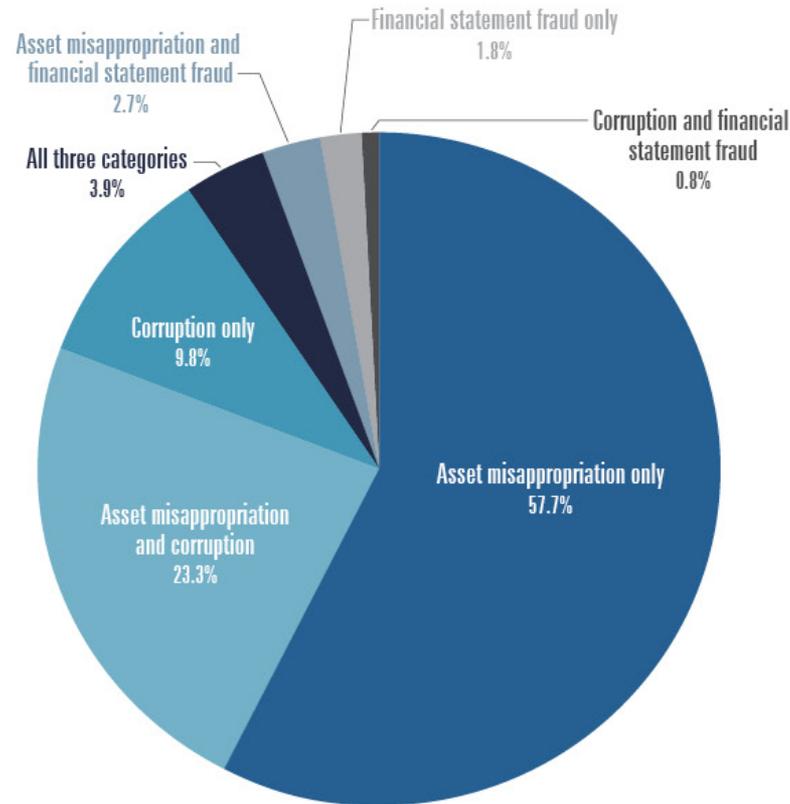
Figure 5: Occupational Frauds by Category — Median Loss



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Overlap of Fraud Schemes

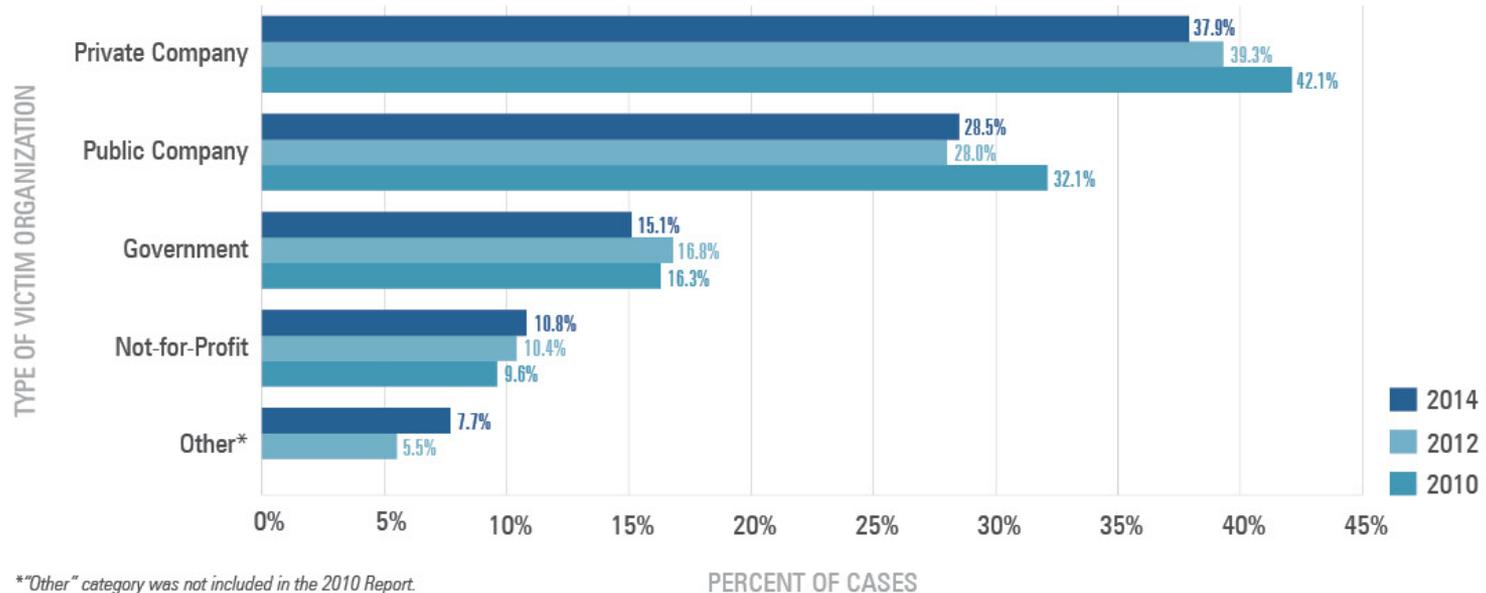
Figure 8: Overlap of Fraud Schemes



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Type of Victim Organization

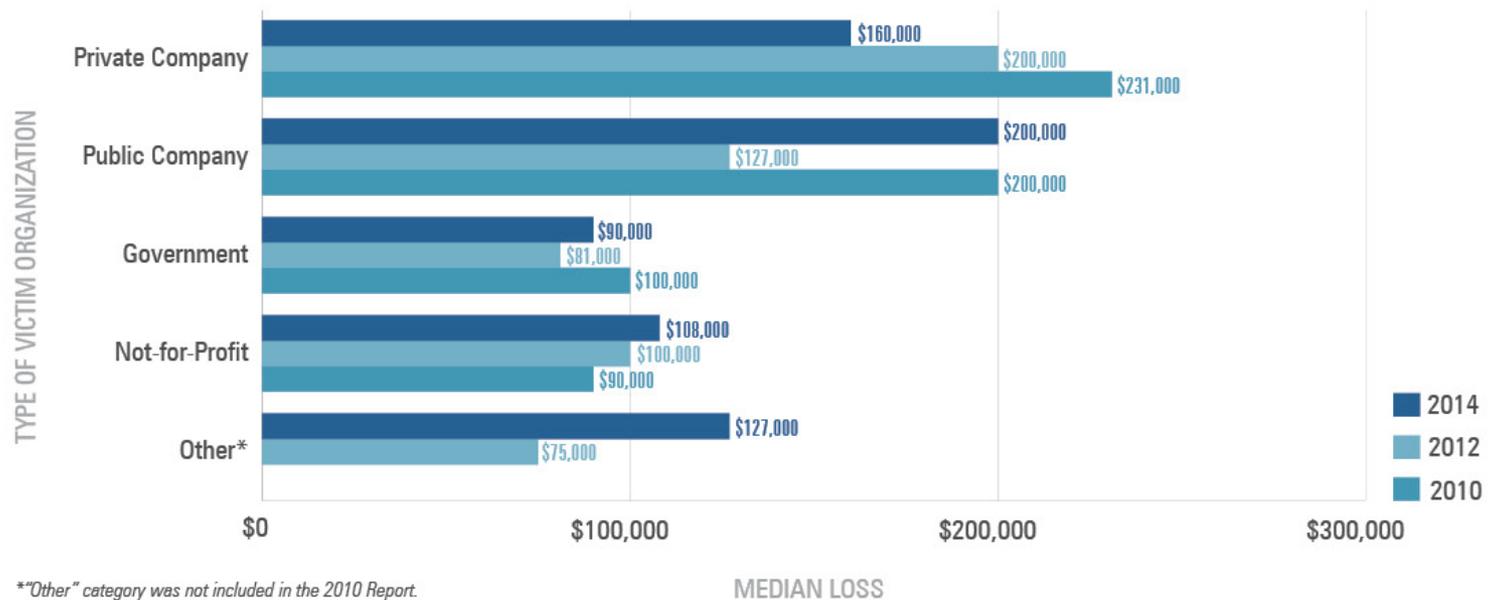
Figure 17: Type of Victim Organization — Frequency



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Type of Victim Organization

Figure 18: Type of Victim Organization — Median Loss

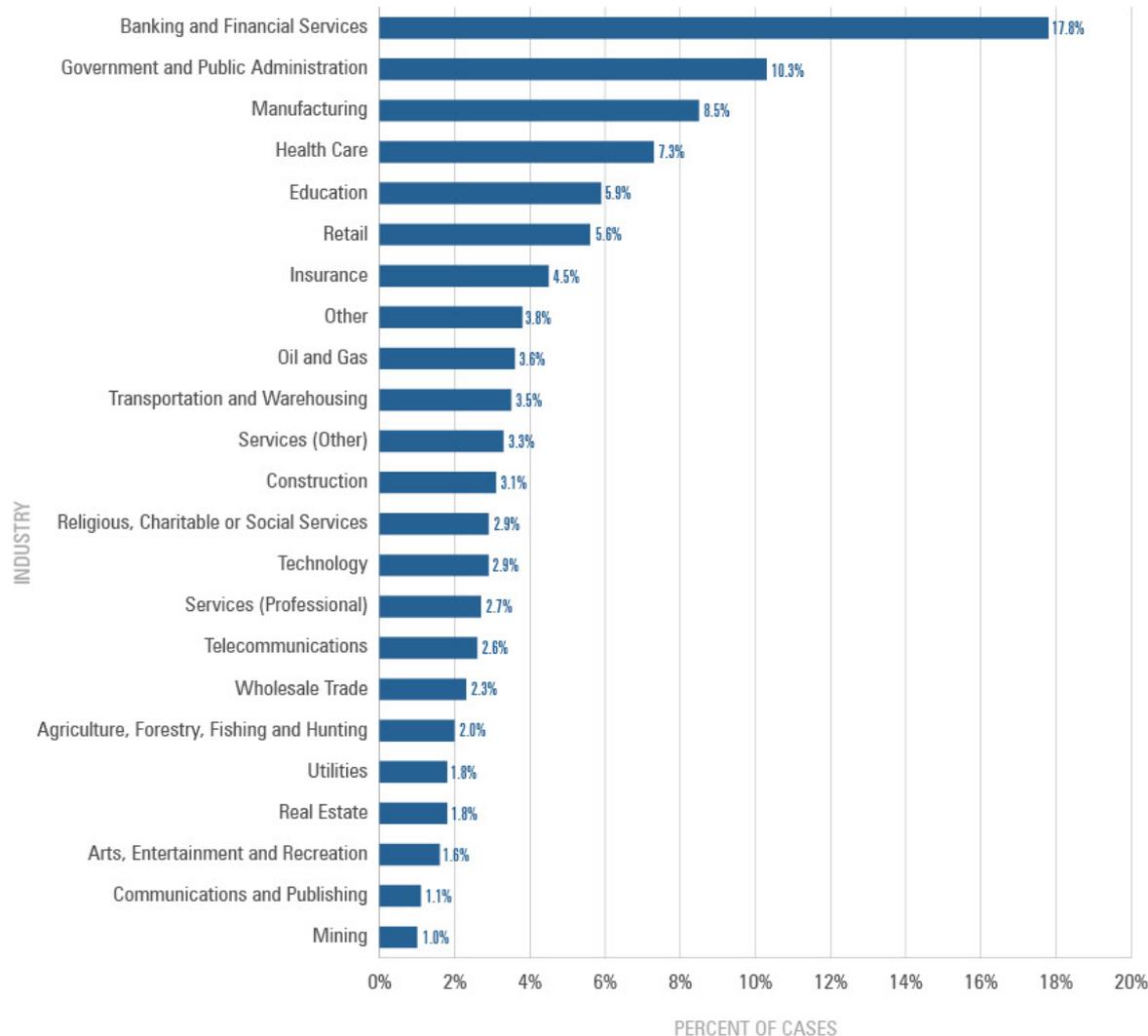


***Other* category was not included in the 2010 Report.*

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Industry of Victim Organization

Figure 22: Industry of Victim Organizations



Schemes by Industry

Figure 24: Frequency of Schemes Based on Industry

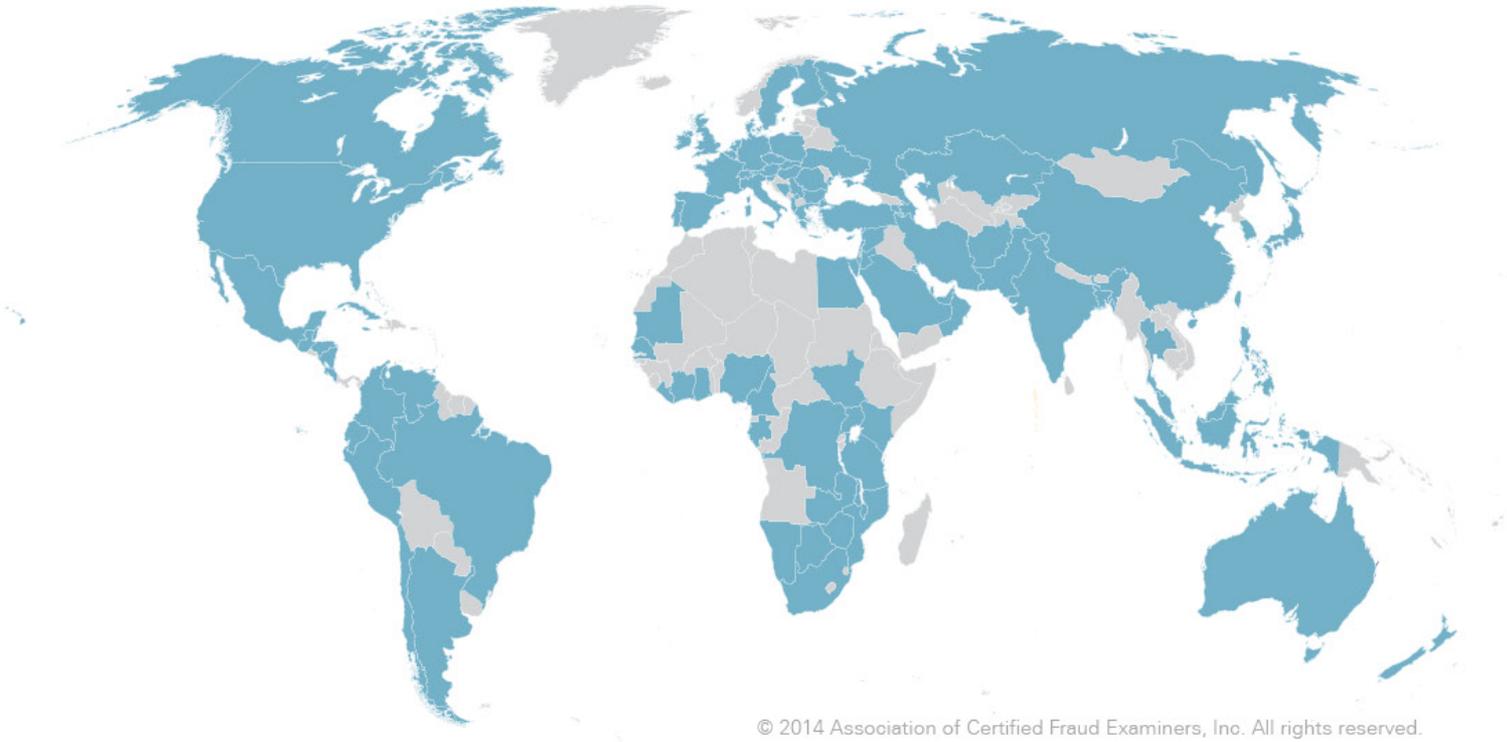
Industry/Scheme	Banking and Financial Services	Government and Public Administration	Manufacturing	Health Care	Education	Retail	Insurance	Oil and Gas	Transportation and Warehousing	Services (Other)	Construction	Religious, Charitable or Social Services
Cases	244	141	116	100	80	77	62	49	48	45	43	40
Billing	5.7%	19.1%	22.4%	29.0%	33.8%	10.4%	17.7%	24.5%	33.3%	28.9%	34.9%	32.5%
Cash Larceny	13.1%	10.6%	6.0%	12.0%	6.3%	15.6%	6.5%	2.0%	2.1%	11.1%	14.0%	7.5%
Cash on Hand	18.9%	12.1%	7.8%	16.0%	16.3%	22.1%	1.6%	2.0%	10.4%	11.1%	7.0%	12.5%
Check Tampering	5.7%	5.7%	7.8%	21.0%	10.0%	7.8%	4.8%	4.1%	20.8%	17.8%	27.9%	35.0%
Corruption	37.3%	36.2%	54.3%	37.0%	36.3%	22.1%	33.9%	57.1%	29.2%	35.6%	46.5%	30.0%
Expense Reimbursements	4.1%	12.8%	7.8%	23.0%	31.3%	3.9%	4.8%	14.3%	14.6%	17.8%	27.9%	32.5%
Financial Statement Fraud	10.2%	5.0%	13.8%	8.0%	10.0%	6.5%	3.2%	12.2%	10.4%	6.7%	11.6%	7.5%
Non-Cash	13.1%	17.7%	34.5%	12.0%	12.5%	33.8%	12.9%	16.3%	33.3%	17.8%	20.9%	15.0%
Payroll	5.3%	15.6%	8.6%	15.0%	16.3%	5.2%	8.1%	6.1%	16.7%	6.7%	18.6%	20.0%
Register Disbursements	2.5%	0.7%	2.6%	3.0%	5.0%	13.0%	0.0%	0.0%	4.2%	6.7%	2.3%	2.5%
Skimming	5.7%	11.3%	4.3%	18.0%	20.0%	18.2%	22.6%	2.0%	6.3%	33.3%	7.0%	12.5%



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Countries with Reported Cases

Figure 87: Countries with Reported Cases



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Contabilidad Creativa

DEFINICIÓN DE CONTABILIDAD CREATIVA

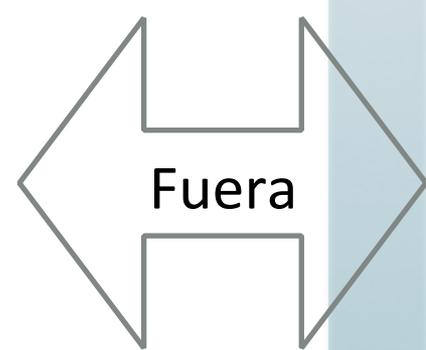
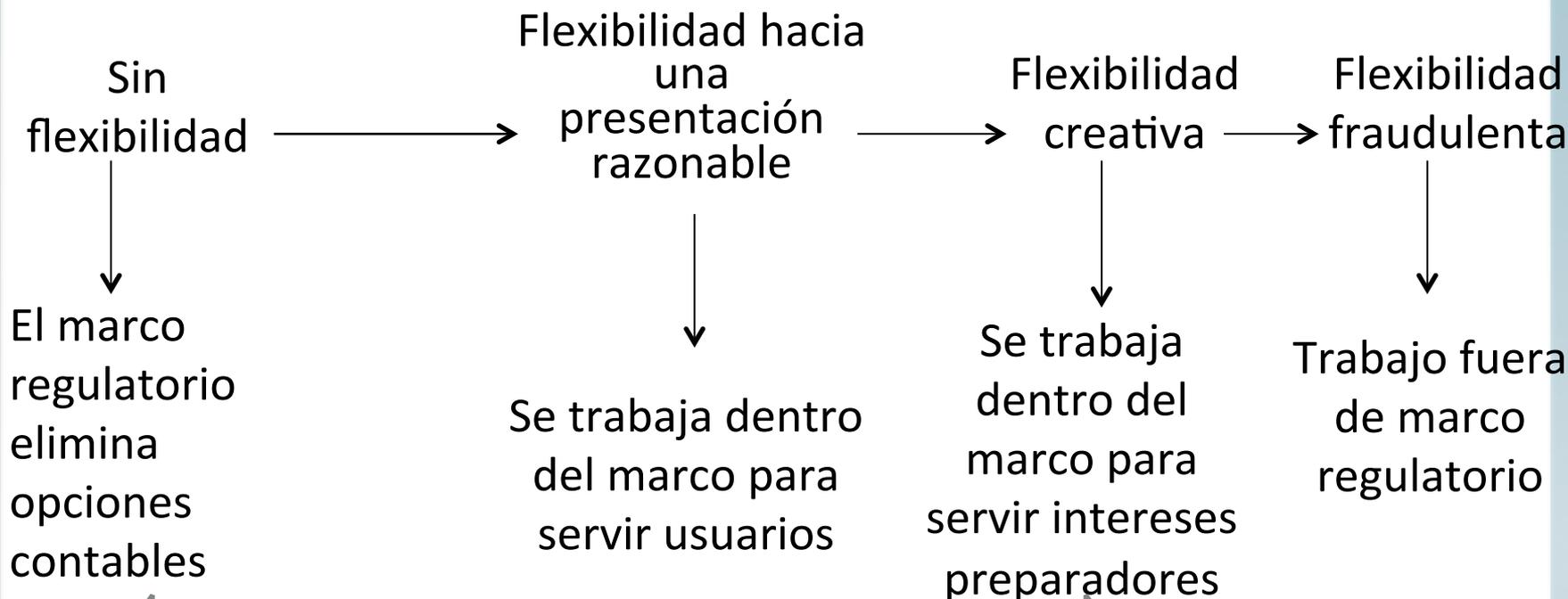
Son los pasos utilizados para jugar el juego de los números financieros, que incluye la selección agresiva de principios contables para su posterior aplicación, tanto dentro como como mas allá de los límites establecidos por los principios de contabilidad generalmente aceptados, en la elaboración de reportes financieros fraudulentos. También es utilizada en las actividades de "manipulación de resultados" y "normalización de resultados"

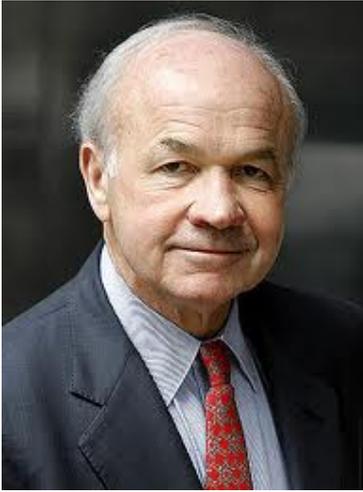
Mulford &Comiskey (2002, p15)

DEFINICIÓN DE CONTABILIDAD CREATIVA

El uso de la flexibilidad contable dentro del marco regulatorio para la administración y medición de las cifras de manera que se le da preponderancia a los intereses de los preparadores y no al de los usuarios.

Michael Jones, *creative accounting*, p.6





ENRON

Contabilidad
creativa



WORLDCOM

Fraude
contable



TYCO

Robo

GOBIERNO CORPORATIVO EFECTIVO

1. Controles internos efectivos
2. Separación de responsabilidades del Director General y el Presidente del Consejo.
3. Comité de auditoría.
4. Consejeros independientes.

Conclusión

DIFERENCIAS ENTRE MÉXICO Y ESTADOS UNIDOS

- Mercados diferentes
- Motivaciones de la dirección diferentes
- Corrupción

CONCLUSIÓN

- Profesionalización de la administración, consejo de administración y asamblea de accionistas.
- Adopción de mejores prácticas corporativas

CONCLUSIÓN

- Implementación en Universidades de cursos de ética y gobierno corporativo así como de contabilidad forense
- Retomar cursos de Teoría Contable en las Universidades
- Capacitación sobre auditoria forense en firmas contables
- Implementación de medidas de prevención de fraude

The lessons from Enron



US\$4.50 • C\$5.50



Argentina.....\$6.50
 Barbados.....Bds\$10.90
 Bermuda.....Bds\$3.95
 Brazil.....R\$8.80

Canada.....C\$5.50
 Chile.....Ch\$3,000
 Colombia.....Col\$10,000
 Ecuador.....US\$5.00

Guyana.....G\$750
 Jamaica.....J\$190
 Mexico.....Mex\$45
 Panama.....US\$5.75

Peru.....S/22.60
 UK.....£2.80
 USA.....US\$4.50
 Venezuela.....Bs\$3,750