

## Professional Qualifications

Fellow of the Institute of Chartered Accountants in England and Wales (“ICAEW”)  
ICAEW accredited Forensic Accountant  
Member of The Academy of Experts  
Associate member of the Chartered Institute of Arbitrators

## Professional Background

Ballamy Woodhouse 2009-2013  
BDO Stoy Hayward 2007-2009  
Financial Services Authority (secondment) 2005-2006  
Lee & Allen Consulting 2001-2007

## Professional Experience

### *Expert evidence and litigation support*

José has experience of determining the quantum of damages in commercial litigation disputes involving breaches of contract, product liability claims, insurance claims and cases of business interruption. He has experience of preparing financial models that can be used to perform sensitivity analyses, enabling the quantum to be determined under various scenarios and assumptions. José has also assisted various law firms where substantial asset tracing exercises were fundamental to the successful outcome of the case.

He has prepared a number of expert’s reports and joint statements and assisted at mediation during settlement discussions. Most recently, José was engaged as an expert witness to prepare an expert report to be used in respect of a claim for consequential losses arising from the mis-sale of an interest rate swap by a large bank. His report detailed the quantification of the alleged consequential loss arising from his client being forced to sell properties in order to liquidate funds to meet the increasing liabilities due under the mis-sold swap. Care was taken to demonstrate credible causal linkage between mis-sold products and the resulting foreseeable losses.

### *Financial and regulatory investigations*

José has provided assistance to regulatory bodies including the Financial Conduct Authority, the Department for Business, Innovation and Skills and Jersey Financial Services Commission on a number of cases. Most recently, he has provided assistance to the Financial Conduct Authority in an investigation after an individual had allegedly been making false representations to investors and promoting a collective investment scheme. The individual pleaded guilty to the operation of a collective investment scheme without authorisation and was convicted of fraud by a jury and was sentenced to 7 years’ imprisonment.

In the civil arena José has experience of working with law firms on a wide range of contentious matters including corporate fraud, procurement fraud, whistle-blower assertions, asset misappropriation and dissipation and financial reporting investigations.

From the criminal perspective, José has assisted both prosecuting authorities and defence teams with investigations into various suspicions of fraud, including the misappropriation of funds by employees, money laundering, VAT and tax fraud and investigations into alleged pyramid and Ponzi schemes.