



# The real cost of recruitment fraud

Jim Gee, Professor Mark Button, Victoria Wang,  
Dean Blackburn and David Shepherd





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# Foreword



Recruitment fraud is when someone lies about their experience, qualifications, employment history or previous integrity to help gain employment. It is a serious problem which:

- denies genuine candidates the employment that they deserve
- denies employers the staff they need to do a good job
- allows fraudsters into organisations where they can then undertake wider fraud and theft
- damages the reputation of those organisations which do not undertake effective pre-employment checks
- represents a significant cost, thereby undermining the financial health of those organisations which are affected.

This report, for the first time, establishes a baseline figure for the cost of recruitment fraud. It also shows that, where it is allowed to occur as a result of no or inadequate pre-employment checks, it often leads to further fraud and theft.

Fraudsters, encouraged by successfully gaining employment through dishonesty are often motivated to attempt wider fraud within their host organisations.

However, the deterrent to individuals from carrying out recruitment fraud is not complex or difficult for businesses to adopt. Effective pre-employment checks are relatively low cost and easy to commission. Specialists can check in-country, in the relevant local language, and look at local documentation.

With fraud growing by almost 50% in the last 10 years<sup>1</sup>, the real question is not why would we do this, but why wouldn't we?


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**Jim Gee**

Partner and National Head of Forensic Services  
Crowe UK

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1 The Financial Cost of Fraud Report 2018

A background image showing two men in business attire sitting at a table. One man is pointing at a document on the table, while the other is holding a pen and looking thoughtful. The scene is brightly lit, suggesting an office environment.

# What is recruitment fraud?

## 2. What is recruitment fraud?

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There is a growing body of evidence that application or recruitment fraud is a significant problem across the world. People lie on applications for employment, use false or fabricated documents and arrange false references. The cases that reach the public domain are often shocking, illustrating fraud being used by applicants to secure positions as senior executives and, even more worryingly, as doctors and pilots.

The essence of recruitment fraud is the provision of significant false information or misleading documentation as part of an application to secure employment. There are, of course, a variety of international legal arrangements in place designed to tackle this problem. In some countries there is a debate about the circumstances in which the provision of false information becomes fraud, particularly fraud which can be prosecuted criminally.

Depending on how a country's legislation defines fraud, there is potential for a wide range of deceptions on applications for employment to potentially be treated as criminal act. There may also be the additional dimension of offences which can be committed by, and potential liabilities for, employers. Under immigration regulations, penalties per employee can be applied and, depending upon the facts of the case, possible criminal sanctions too.

For the purposes of this report the authors have taken the view of defining application/recruitment fraud as:

*“Any provision by an applicant of false information and/or documents or failure to provide information of a nature that would be likely to influence a decision whether to appoint.”*

Notes on the research method are provided at the end of the report.



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How big of  
an issue is it?



### 3. How big of an issue is it?

There is substantial evidence of the widespread use of false information and documents by those entering the recruitment process. False information includes lies on an employee or applicant CV, and/or fake qualifications.

In one case study, Crowe in the United Arab Emirates were asked by an organisation to check the CVs of its employees. Crowe UAE found 30% had included false information.<sup>2</sup>

The extent of the problem is illustrated by research on a sample of 5,000 CVs which found:

- 80% of CVs contain discrepancies
- 21% inflated their job titles
- 12% falsified their grades.<sup>3</sup>

Another company specialising in pre-employment checks found that of the 619,000 checks they were asked to undertake in a 12 month period, 32% had discrepancies.<sup>4</sup>

There are also increased opportunities for individuals to obtain fake documents and degrees to help secure employment. For instance, an exposé of just one organisation providing fake documents found over 3,000 fake qualifications sold to the UK.<sup>5</sup> Another organisation specialising in fake documents discovers hundreds of fake visas and passports each year, with the healthcare sector being particularly at risk.<sup>6</sup>

Recruitment fraud is a crime and below are some examples of successful criminal prosecutions.

- An oil executive was jailed for one year after falsely claiming he had three degrees to secure a £120,000 a year job.<sup>7</sup>
- An American was jailed for eight months after falsifying references and pretending to be registered with the General Medical Council to secure a job as a doctor.<sup>8</sup>
- A former probation officer was jailed for two years after fabricating his qualifications and working as senior executive in the NHS for a decade, earning over a £1 million.<sup>9</sup>



2 Case study supplied by Crowe UAE

3 The Risk Advisory Group (2017) CV Lies 2017

4 <https://www.bna.com/resume-fakery-rampant-n17179910654/>

5 <http://www.bbc.co.uk/news/uk-42579634>

6 <https://www.trustid.co.uk/topic/right-to-work/>

7 <http://www.dailymail.co.uk/news/article-5175631/Executive-jailed-lying-CV-inventing-degrees.html>

8 <http://www.bbc.co.uk/news/uk-wales-south-east-wales-40332562>

9 <https://www.theguardian.com/society/2017/mar/06/jon-andrewes-nhs-jailed>

# Why does it matter?



#### 4. Why does it matter?

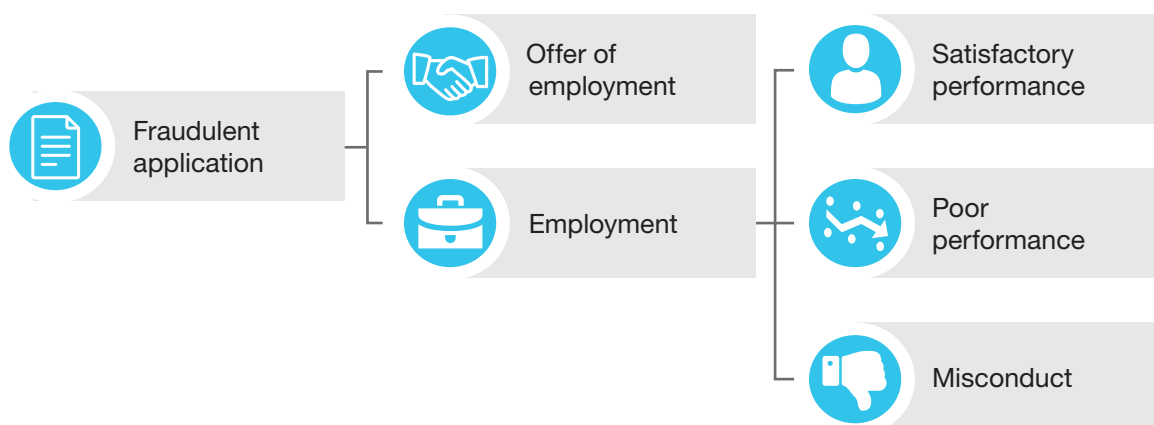
All fraud has a financial cost and recruitment fraud is no exception. The cost associated with it varies according to where it is discovered.

Figure 1 illustrates the different stages where it occurs in the application process. At the start of the process there might be fraudulent applications which are either detected or the individual is simply not good enough to secure an interview and a subsequent offer of employment. At this stage there are no costs. At the offer of employment stage there are usually pre-employment checks and if fraud is detected there might be additional costs as another candidate might need to be offered employment or a new candidate found through starting the recruitment process again.

If an applicant gets through the checking procedures there are then three potential scenarios.

1. The person might perform competently and undertake no misconduct. If such a person is detected and sanctioned (some organisations might decide to keep the employee) the costs will be the removal and replacement of that employee as well as the salary and benefits they have received.
2. The employment of the fraudulent applicant might result in performance related issues, such as a lack of competence, excessive sickness etc. In these circumstances, in addition to the removal and sanction costs there will be the costs associated with poor performance.
3. The person might engage in misconduct such as fraud, theft or corruption. Here there will also be a loss associated with these problems as well as the cost of removing them from the organisation.

**Figure 1 – Fraud in the application process**



## Examples of how recruitment fraud can impact an organisation: case studies

### 1 | The NHS administrator

There were suspicions about an employee due to a lack of competence and repeated periods off work due to sickness. A counter fraud specialist reviewed the employee's details and noted contact details for the reference were the same as the employee's next of kin. A check of the reference revealed that it was written by the employee. They had been employed by the healthcare organisation for five months at cost of circa £6,000. The investigation into the case cost £1,500. While the employee was on sick leave other employees had to cover for them. The employee was replaced costing a further £1,545.<sup>10</sup> No criminal or other sanction was applied due to concerns about the employee's mental health. The person's employment was terminated and they agreed to repay £6,000 in pay received.

The net cost to the healthcare organisation was £3,045.

### 2 | The NHS administrator

Suspicious were raised and reported to a counter fraud specialist about an employee due to a lack of competence. A check of the employee's employment application found they had significantly exaggerated positions of responsibility in their employment history. The employee had been employed for 15 months at the approximate cost of £26,000. The investigation into the case cost £2,000. The employee was replaced after their employment was terminated costing an additional £1,545.<sup>11</sup> No other sanctions were applied.

The net cost to the NHS was £29,450.

### 3 | Grants officer in a UK local government body

A local authority appointed a funding officer who started work subject to completion of pre-employment checks. The individual had been working several weeks when it became apparent that they had a serious conviction for fraud and had, in a similar role, stolen around £10,000. A detailed review of his job application revealed that during the period he claimed he was at University, he was actually in jail and studying at the Open University. The media reported the case resulting in extensive bad publicity. The individual was sacked.

The cost of the investigation was approximately £8,000.

<sup>10</sup> The Chartered Institute for Personnel and Development (CIPD) estimates that this is the average cost of replacing a member of staff.

<sup>11</sup> CIPD figure – see above



## 4 | The pilot

An individual secured a position as a commercial pilot based on a fraudulent application. The individual was actually working as a pilot when the issue was discovered. It subsequently transpired that they were a serial offender with past convictions for fraud and a history of making multiple fraudulent employment applications. The shortage of commercial pilots means that proper checks are not always completed before an individual starts working.

An investigation established that the individual had falsified his previous employment history and fabricated references to secure positions. He had also previously managed to secure airside passes and a position as instructor. Eventually he was caught, investigated, prosecuted and sent to jail.

**The cost of the police investigation was estimated at £30,000 and the consequent media coverage was very damaging to the airline concerned, in addition to the direct financial costs incurred.**

## 5 | European bank

A European bank described a case where an individual who had perpetrated a fraud worth over €5 million. The person had been working for a contractor undertaking work for the bank and had left a good impression. A position arose and he was offered the post. Due to time pressures the individual was not checked properly before being recruited. Around three months into his employment he entered the premises at night and diverted over €5 million from several wealthy client funds to his and associates' accounts. The individual used key logger spyware and various other means to secure access to accounts.

He was caught a few months later, prosecuted and sentenced to jail. An investigation into the case revealed the individual was not checked properly prior to employment. An assessment of his application and job history showed he had been sacked from a previous bank for fraud (not prosecuted) and had provided false references from his associates rather than genuine past employers.

**The case reached the media and was damaging to the financial institution. It prompted the use of an external contractor to vet all future employees.**

## 6 | Local authority contracts officer

A local authority employed a contracts officer who as part of her role would set up shell companies to which she awarded grants. In total, over £90,000 in grants were paid to her companies and the money was then sent abroad. Issues of concern related to the awarding of contracts and grants were identified during a routine audit and an investigation began.

The investigation included a review of her original application and identified discrepancies in her past employment history. Most significantly a false referee included a telephone number linked to her husband. No checks were undertaken by the authority to verify her employment history or references.

**The investigation led to a successful criminal prosecution for which she was sentenced to just short of three years in prison. Some monies were recovered. The case also received publicity which was embarrassing to the local authority.**

# What we found





Crowe and the Centre for Counter Fraud Studies (CCFS) undertook a combination of interviews and surveys with businesses about recruitment fraud. The survey and interviews undertaken as part of this research yielded 49 usable responses (41 survey responses and 8 from interviews). This provides the first and largest dataset of cases of recruitment fraud with an assessment of the costs of each case.

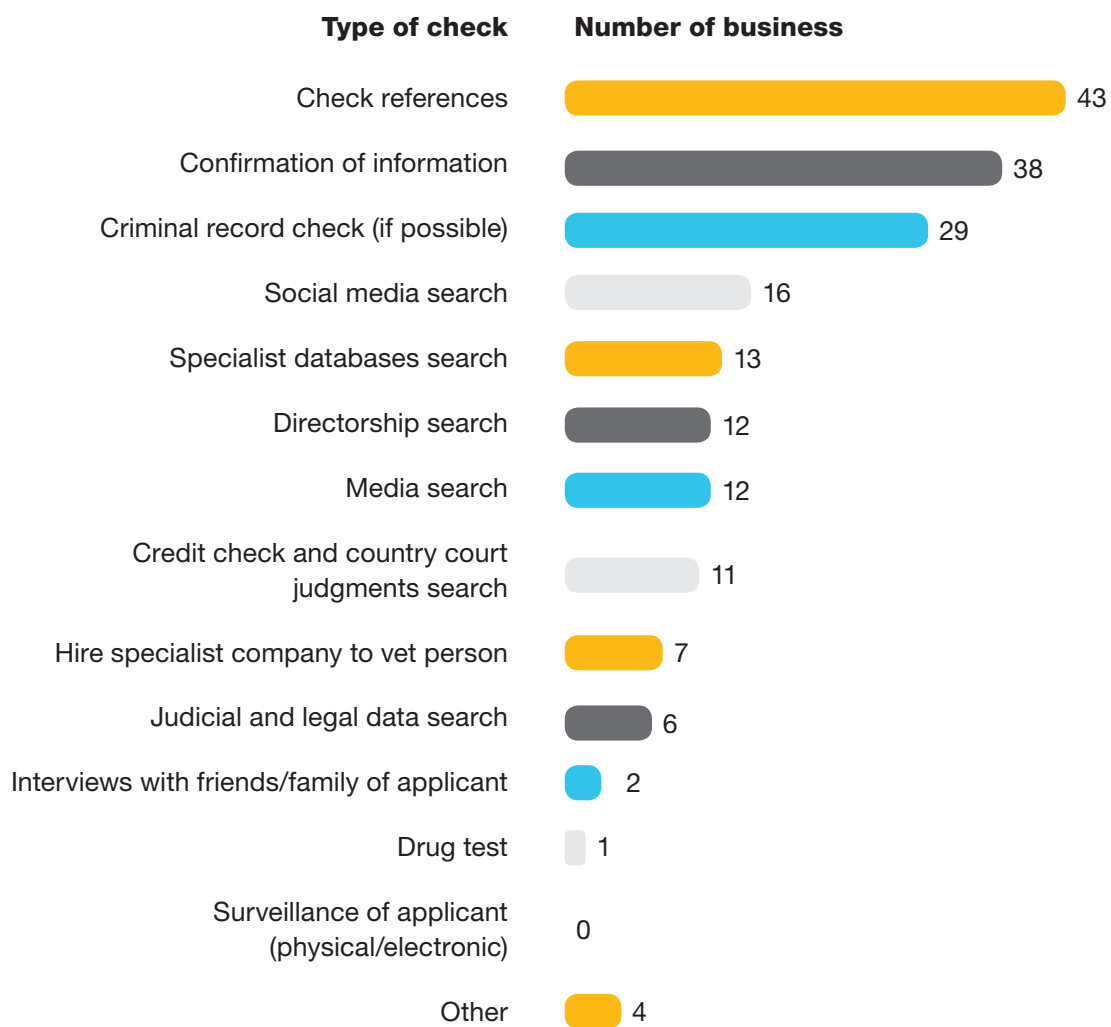
The research considered the measures used to prevent recruitment fraud and also explored the impact of recruitment fraud on the organisations participating in the research.

### **Strategies to prevent recruitment fraud**

Organisations used a variety of vetting strategies to check the credentials and integrity of new employees (Chart 1). The most common check was of employment references, confirming the information provided on an application, and criminal record checks. Additional checks, provided in response to the 'other' category, included formal identity checks.

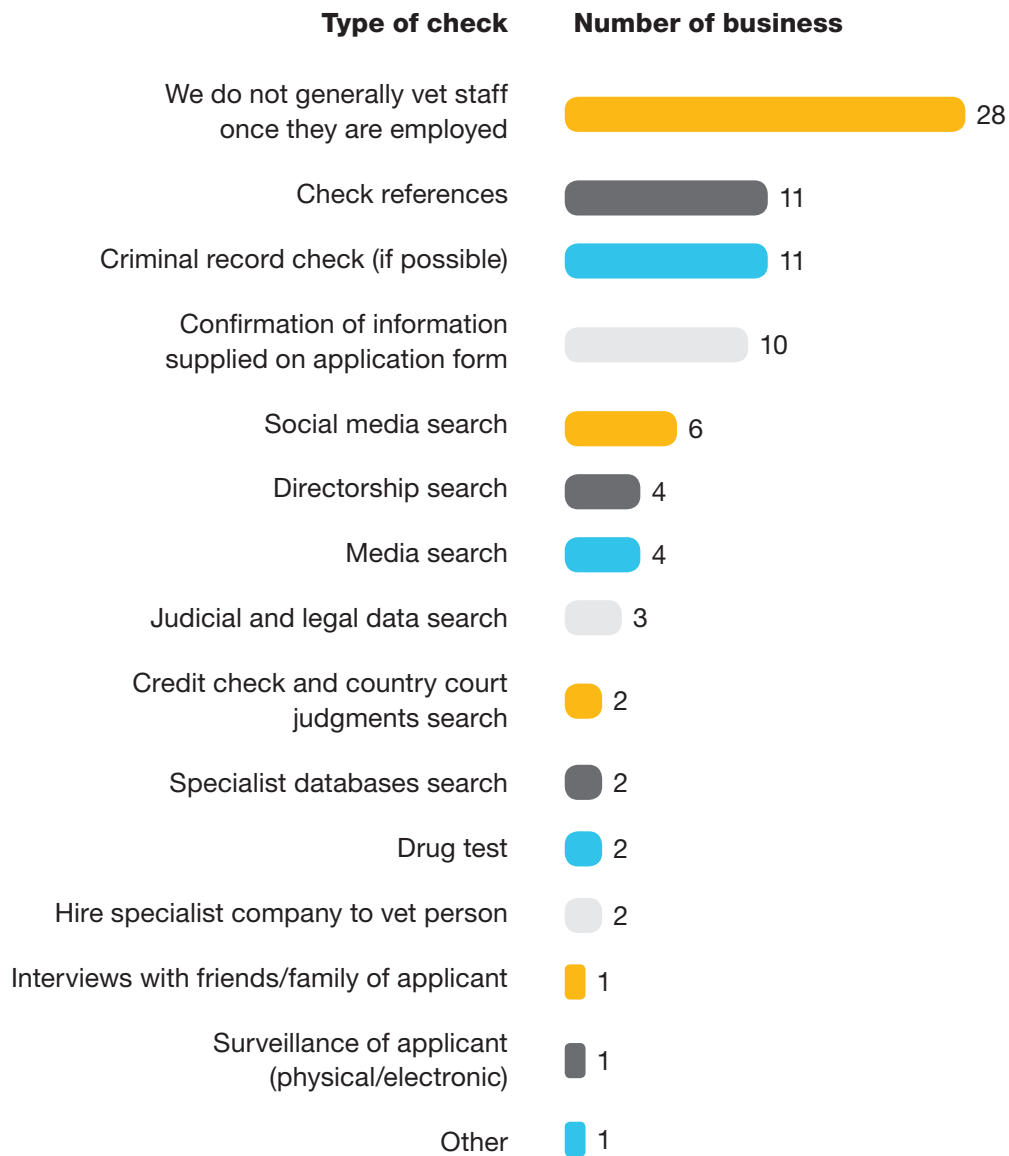
A further strategy often advocated for people in roles at higher risk of misconduct is the continuation of vetting during employment. The majority of organisations participating in this research project did not undertake checks on existing employees (Chart 2). Those organisations that did check existing employees limited the checks to references, criminal records, and verification of information on applications and CVs. In addition, some organisations checked existing employee immigration status.

**Chart 1 – Checks undertaken in respect of new employees**





**Chart 2 – Vetting strategies of respondents for existing employees**

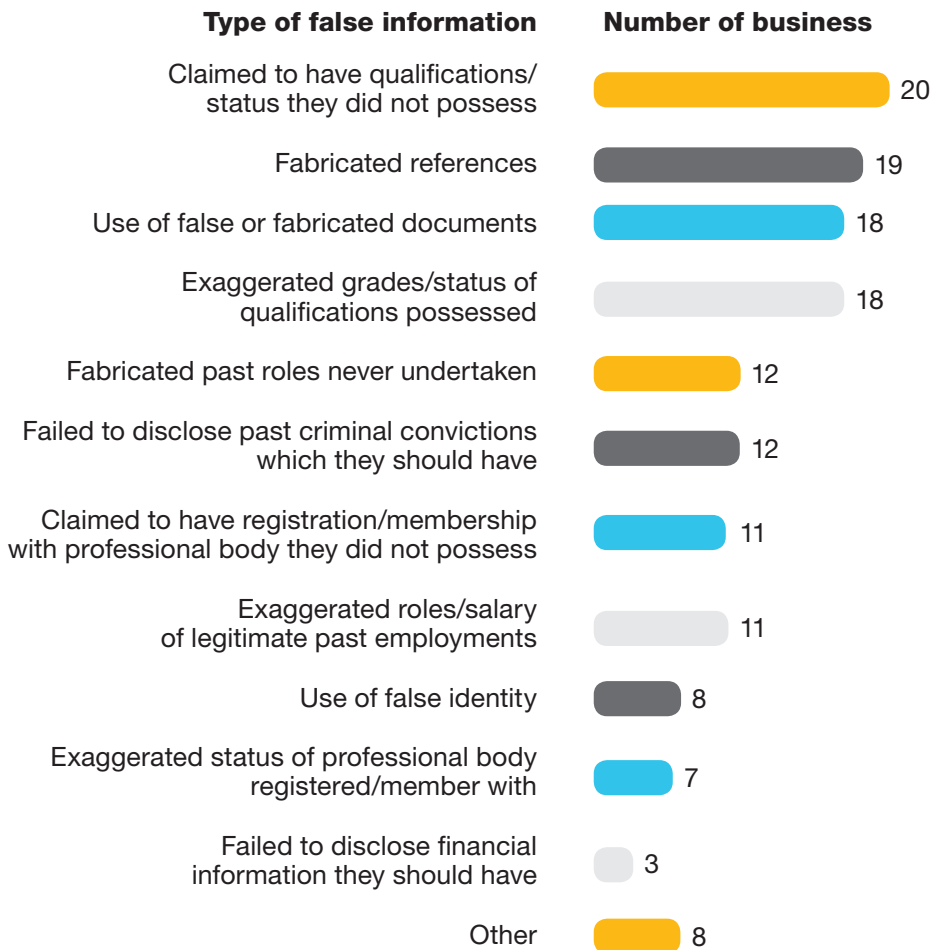




### Types of recruitment fraud experienced by respondents

Participating organisations provided multiple examples of recruitment fraud they had experienced in the past.

**Chart 3 – Types of false information provided**

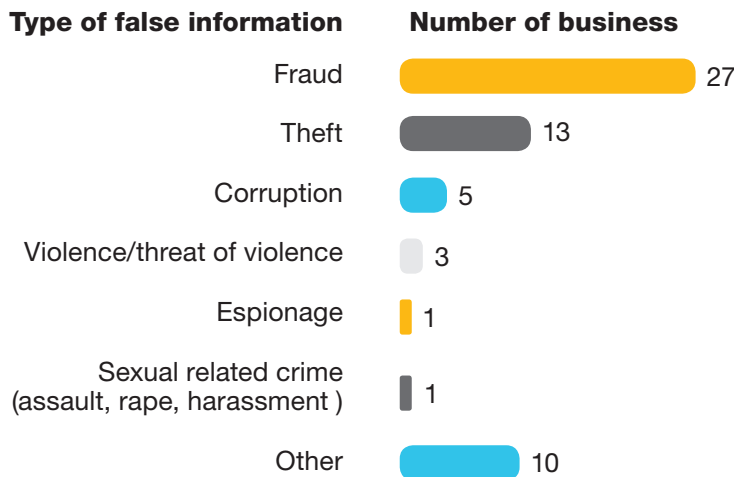


### Losses to respondents

The researchers explored how recruitment fraud affected participating organisations. Several examples were identified where employees who committed recruitment fraud to obtain a job were subsequently found to engage in misconduct.

The most common misconduct was fraud, present in 27 cases, followed by theft in 13 cases. ‘Other’ included poor performance, such as staff being unable to perform their duties or taking excessive sick leave, and immigration related offences.

**Chart 4 – Type of misconduct committed by an employee who had engaged in application fraud**



Organisations that experienced fraud and other misconduct by an employee who had obtained their position through recruitment fraud, were requested to provide information about the financial impact of the fraud and/or misconduct. The costs of replacing an individual were calculated based on the nature of the position concerned, and the person found guilty of misconduct was replaced.<sup>12</sup>

The cost of a fraud is more than the direct financial loss. Indirect costs, such as the cost of an investigation and costs associated with internal disciplinary action, also contribute to the total fraud loss. Previous research the Centre for Counter Fraud Studies<sup>13</sup> identified the range of costs that contribute to the total fraud loss associated with fraud perpetrated by employees.

12 From CIPD (2009) Annual Survey Report 2009. London: CIPD. P 11, which estimated: Senior managers/directors £10,000; Managers and professionals £5,000; Administrative, secretarial and technical £1,545; Services (customer, personal, protective and sales) £1,350; and Manual/craft workers £700.

13 Button, M., Blackburn, D., Lewis, C. and Shepherd, D. (2013) The Real Cost of Staff Fraud. Portsmouth: CCFS.



The different type of costs are summarised in Figure 2 and are applicable to recruitment fraud.

**Figure 2 – The full range of costs of staff fraud**



Past CCFS research<sup>14</sup> has identified the scale of fraud losses, direct and indirect, associated with all types of employee frauds of different values (Table 1).

The organisations participating in Crowe’s research reported that cases of application fraud resulted in significant costs. Costs that included direct financial losses as a result of fraud or theft and indirect financial costs associated with dealing with the aftermath of a fraud or theft. Table 2 sets out the scale of costs experienced by organisations participating in the research. Several respondents also raised the issue of intangible costs, such as bad publicity as a result of the case, which have not been factored into these costs.

**Table 1**

Size of initial loss	All costs of dealing with the issue
Frauds under £25k	£31,088
Frauds under £100k	£53,203
Frauds £100k and over	£128, 899
All	

**Table 2**

Size of initial loss	Direct cost	Indirect cost
Frauds under £25k	£493	£8,397
Frauds under £100k	£51,150	£80,970
Frauds £100k and over	£1,356,737	£1,557,707
All	£144,575	£174,296

**Table 3**

	All	Public sector	Private sector
Average	£174,296	£100,977	£254,54

Tables 2 and 3 show that those cases of application fraud that were detected which had no initial loss or were under £25,000 cost just over £8,000 to the organisation. Those between £25,000 and £100,000 cost almost £81,000 and the largest cost £1.5 million. Across all respondents the average cost was £174,000. Several respondents also raised the issue of intangible costs such as bad publicity as a result of the case, which has not been factored into these costs.

14 Ibid.

## The potential cost of recruitment fraud, UK and globally

The nature of the data gathered makes generalising difficult, so it is necessary to be a little cautious in assessing the potential total cost of recruitment fraud. The research did not obtain the exact turnover of participating organisations but asked respondents to select a turnover range. The authors used the range midpoints, and the turnover figure of £50 million plus, to estimate the total turnover of the organisations covered in this research as £1.6 billion.

Across the participating organisations the revealed total fraud costs are £8.5 million, equal to a fraud rate of 0.52%

of turnover. If such a rate was typical across the UK economy, which has a total turnover of £4.6 trillion,<sup>15</sup> then the total cost of recruitment fraud to the UK economy could be up to £23.9 billion.

Turnover in the UK of £4.6 trillion relates to UK GDP (a different measure) of £2.6 trillion<sup>16</sup> – a ratio of 1.77 to 1. Global GDP is estimated to be \$79.87 trillion or £60.8 trillion<sup>17</sup> and applying the same ratio as for the UK would mean that global turnover was \$141.4 trillion. Applying the 0.52% fraud rate the cost of recruitment fraud globally would result in an estimate of \$735 billion or £559 billion.



15 Total turnover for UK private sector excluding financial and insurance activities is £3,739,171 million (i.e. £3.7 trillion). Total turnover for non-profit sector is £93,824 million (i.e. £94 billion).

[Note that turnover is sales and not the same as cost]

BEIS (2017). Business Population Estimates for the UK and Regions 2017. Available at: <https://www.gov.uk/government/statistics/business-population-estimates-2017>

Total government managed expenditure in 2016-17 according to the HM Treasury's PESA (Table 1, p18) is £770,576 million (i.e. £771 billion). HM Treasury (2017). Public Expenditure Statistical Analysis. <https://www.gov.uk/government/statistics/public-expenditure-statistical-analyses-2017>

Adding these three figures gives us £4.6 trillion.

16 International Monetary Fund

17 International Monetary Fund





# Conclusion

This report has illustrated that application fraud can lead to serious consequences and costs to an organisation. It has also shown that some of the false information provided by job applicants is quite basic and proper pre-employment checking of a candidate would be likely to identify the falsehoods. The small cost of effective checking in relation to the potential costs (both financial and reputational) suggests organisations would be well served in undertaking such checks.



# Crowe's background checks



Establishing employee credentials and integrity requires that detailed and comprehensive checks are undertaken. But what do they look like in practice?

Crowe's background checks are comprehensive. We check in-country, in the relevant local language, and look at local documentation. Our checks provide real assurance about an individual's:

- professional and personal background
- global political links and affiliations
- reputation and potential for adverse media coverage
- possible links to organised crime
- wider networks and groups of interest
- claimed asset base and previous work and associations.

We can also protect your reputation and assets by:

- ensuring names and official identification documents are correct
- identifying potential links to government officials and organised crime
- confirming professional qualifications and experience
- identifying adverse credit judgements
- confirming ownership of physical assets
- ensuring company directors are 'fit and proper'.

For more information and a no obligation discussion please contact:

**Jim Gee**

Partner  
Head of Forensic Services

jim.gee@crowe.co.uk  
+44 (0)20 7842 7239





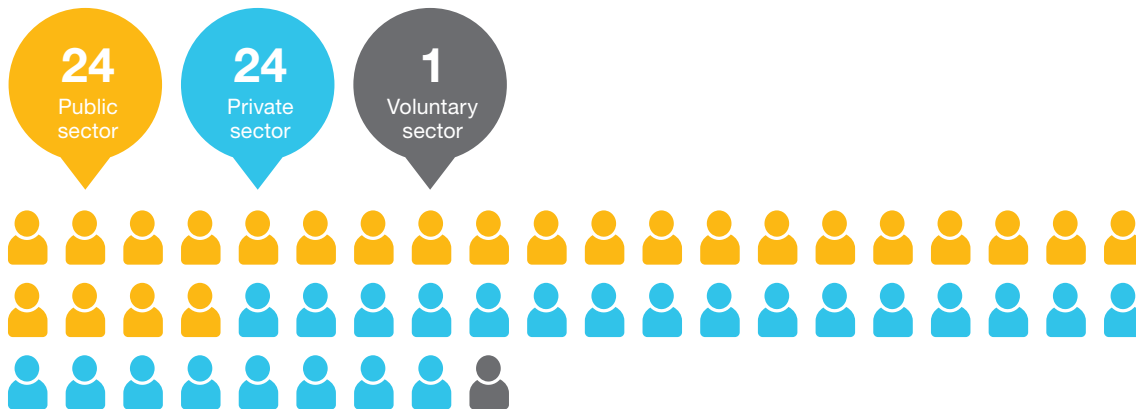
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# The data collected and notes on methods



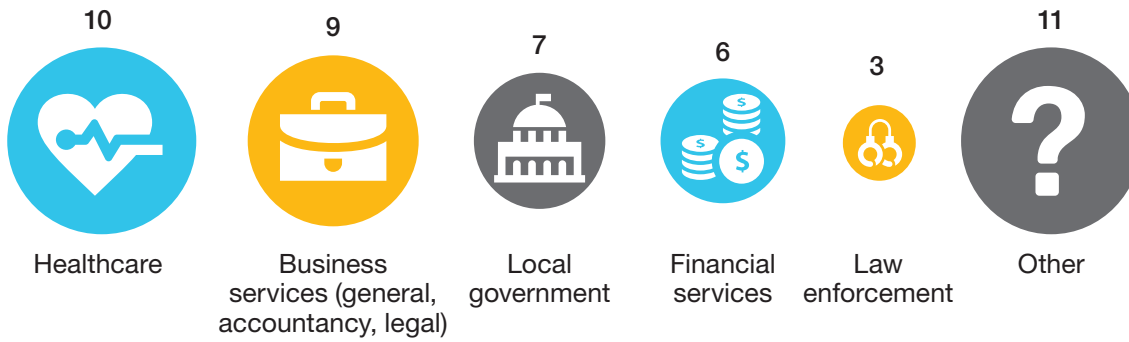
### Demographics of participants

The participants included:



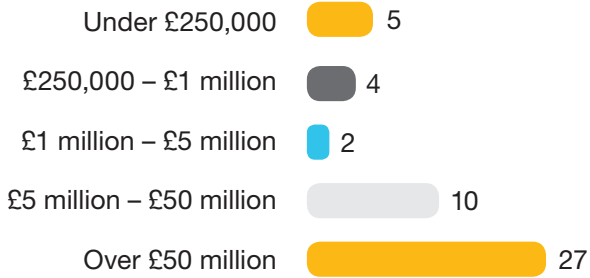
## 8. The data collected and notes on methods

In terms of a more specific sector, there were:

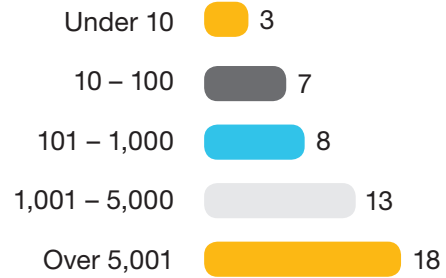


The biggest group of respondents were from large organisations, but there was a spread through the other categories in terms of both turnover and numbers of employees:

### Turnover



### Employees



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This research used non-probability based sampling, targeting a range of networks to distribute the online survey. The networks included the distribution lists and networks of:

- Centre for Counter Fraud Studies
- Midlands Fraud Forum
- Cifas
- Charity Commission
- Mark Button and Jim Gee LinkedIn networks
- NHS Counter Fraud Managers Group.

In addition, these networks were utilised to obtain interviews. This is a unique set of data that offers the first insight of the costs of recruitment fraud to organisations.



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## About the authors



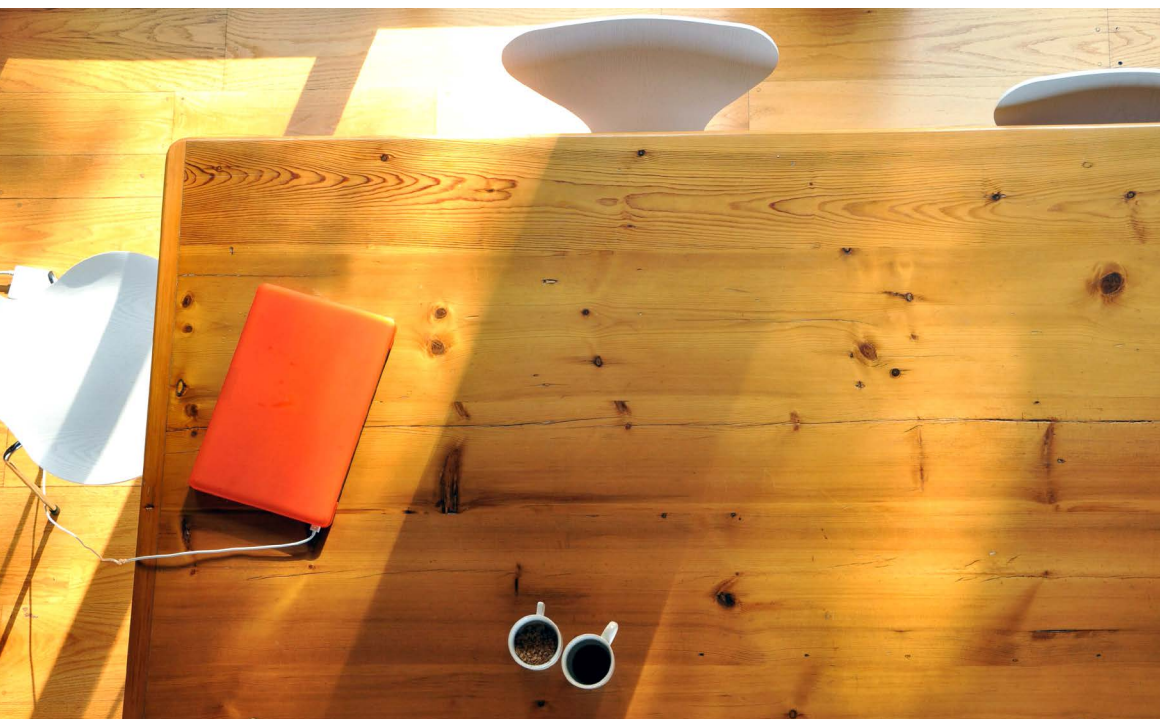
### Jim Gee

Partner, National Head of Forensic Services  
Crowe UK

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Jim is a Partner and National Head of Forensic Services at Crowe UK. He is also Visiting Professor at the University of Portsmouth and Chair of the Centre for Counter Fraud Studies (Europe's leading centre for research into fraud and related issues) and Chair of the UK Fraud Costs Measurement Committee (a cross-sector body) which, each year, develops and publishes the UK Annual Fraud Indicator.

During more than 25 years as a forensic specialist, Jim has advised Ministers, Parliamentary Select Committees and the Attorney-General, as well as national and multi-national companies, major public sector organisations and some of the most prominent charities. To date he has worked with clients from 41 countries.







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## Professor Mark Button

Director of the Centre for Counter Fraud Studies  
University of Portsmouth

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Mark is Director of the Centre for Counter Fraud Studies at the Institute of Criminal Justice Studies, University of Portsmouth. Mark has written extensively on counter fraud and private policing issues, publishing many articles, chapters and completing eight books with one forthcoming. Some of Mark's most significant research projects include leading the research on behalf of the National Fraud Authority and ACPO on fraud victims; the Nuffield Foundation on alternatives to criminal prosecution, the Department for International Development on fraud measurement, Acromas (AA and Saga) on 'Cash-for-Crash fraudsters', the Midlands Fraud Forum and Eversheds on 'Sanctioning Fraudsters'.

Mark has acted as a consultant for the United Nations Office on Drugs and Crime and on Civilian Private Security Services. He also holds the position of Head of Secretariat of the Counter Fraud Professional Accreditation Board and is a former director of the Security Institute. Before joining the University of Portsmouth Mark was a Research Assistant to the Rt. Hon. Bruce George MP specialising in policing, security and home affairs issues. Mark completed his undergraduate studies at the University of Exeter, his Masters at the University of Warwick and his Doctorate at the London School of Economics.



## Dr Victoria Wang

Senior Lecturer  
University of Portsmouth

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Victoria is a senior lecturer on security and cybercrime at University of Portsmouth. Her current research ranges over cybersecurity, surveillance studies, and general technological developments.

Victoria's latest research projects include:

- data release and its related issues of trust, privacy and security
- cyber security management measures in organisations
- formal methods for monitoring, data collection and interventions
- a general formal theory of digital identity and surveillance
- the techno-social theory of 'Phatic Technology' as a conceptual tool to understand cyberspace
- cybercrime and threats in various countries, e.g. Nigeria, and various networks, e.g. the Darknet.



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## Dean Blackburn

Senior Lecturer  
University of Portsmouth

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Dean Blackburn is a senior lecturer in Counter Fraud Studies with the Centre for Counter Fraud Studies, at the Institute of Criminal Justice Studies, University of Portsmouth. Having been involved in a broad range of research activities, many of which have been related to Community Safety, Cold Case Reviews and the Victims of Crime. Dean has also been involved in carrying out research on behalf of the National Fraud Authority, examining ACPO victims experiences of fraud. In addition to this, he evaluated the effectiveness of CCTV for Portsmouth City Council and carried

out a series of Crime Audits commissioned by East Hampshire, Winchester and Isle of Wight Councils. Furthermore, he has worked with a number of police services throughout England & Wales, not only upon improving police relations with minority groups, but towards improving community safety. Dean also served as an advisor to The Equalities Review Panel, Whitehall, London, on designing Crime and Victimization Policy. He graduated from Birmingham City University, before completing his MSc at the University of Portsmouth.



## David Shepherd

Researcher  
University of Portsmouth

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David is a widely published researcher at the Institute of Criminal Justice Studies, University of Portsmouth, where he completed his doctorate. David's research interests include corruption, fraud, cyber-fraud and privacy in the digital era. He

contributed to the Nuffield Foundation research on alternative prosecutions, fraud measurement for DfID, sanctioning fraudsters for the Midlands Fraud Forum and Eversheds, and is the principal analyst for the Annual Fraud Indicator for Crowe UK.

## About the organisations

### **Crowe's Forensic Services**

Crowe's Forensic Services are designed to help clients whatever the problem, wherever the place. We help clients to react to an adverse event or to better protect themselves against such events in the future. We have delivered such services across most continents, and in some of the most difficult countries in which to operate.

Our aim is to deliver significant financial benefits for clients which far exceed our fees.

Crowe's team are specialists with a high-level national and international track record built up over many years. We have advised clients of all different types and sizes, including governments, major national and international companies and high profile charities. Our people hold professional qualifications and have many years of practical experience.

We adopt a business approach to fraud, cyber and forensic issues, making sure your organisation is as financially healthy and stable as possible, for now and the future.

### **We offer a full range of forensic services including:**

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- Financial crime
- Cybercrime protection
- Whistleblowing
- Corporate intelligence
- Counter fraud advisory
- Training and mentoring.

For more on Crowe UK visit:  
**[www.crowe.co.uk](http://www.crowe.co.uk)**



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### **Centre for Counter Fraud Studies at University of Portsmouth**

The CCFS is one of the specialist research centres of the Institute of Criminal Justice Studies, formed in 2009 to accommodate the growing interest in counter fraud that has occurred within the Institute over the last 10 years. The Centre aims to collate and present the widest possible range of information regarding fraud and the solutions applied to it, and to undertake and publish further research where needed. Additionally, the Centre's Fraud and Corruption Hub gathers the latest thinking, publications, news and research in one central resource for counter fraud professionals.

For more on CCFS visit:  
[www.port.ac.uk/  
centre-for-counter-fraud-studies](http://www.port.ac.uk/centre-for-counter-fraud-studies)





## Start the conversation

### Jim Gee

Partner, National Head of  
Forensic Services  
Crowe UK  
jim.gee@crowe.co.uk  
+44 (0)20 7842 7239

## About Us

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We are trusted by thousands of clients for our specialist advice, our ability to make smart decisions and our readiness to provide lasting value. Our broad technical expertise and deep market knowledge means we are well placed to offer insight and pragmatic advice to all the organisations and individuals with whom we work. Close working relationships are at the heart of our effective service delivery.

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