

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	Mr Teewanan Juggoo
Heard on:	Wednesday, 19 November 2025
Location:	Held remotely by video conference
Committee:	Ms Kathryn Douglas (Chair) Ms Wanda Rossiter (Accountant) Ms Diane Meikle (Lay)
Legal Adviser:	Mr Andrew Granville Stafford
Persons present and capacity:	Ms Michelle Terry (ACCA Case Presenter) Miss Nicole Boateng (Hearings Officer)
Outcome:	Allegations 1, 2, 3, 4, 5, 6 and 7(a) proved Excluded from membership Costs of £5,850 to be paid by Mr Juggoo to ACCA

INTRODUCTION AND PRELIMINARY MATTERS

1. The Disciplinary Committee of ACCA ('the Committee') convened to consider a report concerning Mr Teewanan Juggoo.
2. The Committee had before it a Bundle of documents (161 pages) and a Service Bundle (21 pages).

PROCEEDING IN ABSENCE

3. Mr Juggoo did not attend the hearing and was not represented.
4. Notice of today's hearing was sent by email on 16 October 2025 to Mr Juggoo's registered email address. ACCA produced a delivery receipt to confirm that the email had been delivered to that address on the same day.
5. There has been no response from Mr Juggoo to the Notice of Hearing. The Hearings Officer attempted to speak to Mr Juggoo on the telephone on 6 and 17 November 2025 at his registered telephone number. On both occasions, the call went unanswered and a voicemail was left. The Hearings Officer also emailed Mr Juggoo on the same dates, asking him to confirm whether he intended to attend the hearing, but there has been no reply.
6. The Committee was satisfied that the requirements of Regulations 10(1) and 22(5) of the Chartered Certified Accountants' Complaints and Disciplinary Regulations ('CDR') as to service had been complied with.
7. Having satisfied itself that service had been effected in accordance with the regulations, the Committee went on consider whether to proceed in the absence of Mr Juggoo.
8. The Committee noted that the email address to which the above communications had been sent was the same email address that Mr Juggoo has used previously in his communications with ACCA. The Committee noted that none of the emails has bounced back. Further, no application has been made for an adjournment.
9. The Committee also noted that there is evidence of a general lack of engagement by Mr Juggoo with the ACCA investigation.
10. In the circumstances, the Committee considered that no useful purpose would be served by an adjournment. It was, in the Committee's view, in the public interest that these allegations be dealt with expeditiously. Therefore, it determined to proceed in Mr Juggoo's absence.

AMENDMENT

11. Ms Terry on behalf of ACCA applied to amend Allegation 5 by removing from it the alleged failure to respond to a letter from HMRC sent on 25 July 2025. This was on the basis that there is no evidence in the documents before the Committee of such a letter being sent.
12. CDR 10(5) gives the Committee the power, at any stage, to amend the allegations provided that the member is not prejudiced in the conduct of their defence. The Committee was satisfied that there was no such prejudice and that, in the interests of justice, it was appropriate to allow the amendment.

ALLEGATIONS AND BRIEF BACKGROUND

13. The allegations faced by Mr Juggoo, as amended, were as follows.

Allegation 1

- (a) Mr Teewanan Juggoo, a Member of ACCA, failed to ensure that Templetons (UK) Limited, a firm he is a director of, submitted to HMRC company tax returns for the accounting periods ending 30 April 2017, 30 April 2018, 29 September 2018, 29 September 2019 and/or 29 September 2020 by the due dates and/or at all.
- (b) Mr Juggoo's conduct in respect of Allegation 1(a) was contrary to R115.1 (Professional Behaviour).

Allegation 2

- (a) Mr Teewanan Juggoo, a Member of ACCA, failed to ensure that Templetons (UK) Limited, a firm he is a director of, made payment to HMRC of corporation tax due for the accounting periods ending 30 April 2017, 30 April 2018, 29 September 2018, 29 September 2019 and/or 29 September 2020 by the due dates and/or at all.
- (b) Mr Juggoo's conduct in respect of Allegation 2(a) was contrary to R115.1 (Professional Behaviour).

Allegation 3

- (a) Mr Teewanan Juggoo, a Member of ACCA, failed to ensure that Templetons (UK) Limited, a firm he is a director of, submitted to HMRC VAT returns for the quarters ending April 2019, July 2019, October 2019, January 2020, April 2020, July 2020, October 2020, January 2021, April 2021, July 2021, October 2021 and/or January 2022 by the due dates and/or at all.
- (b) Mr Juggoo's conduct in respect of Allegation 3(a) was contrary to R115.1 (Professional Behaviour).

Allegation 4

- (a) Mr Teewanan Juggoo, a Member of ACCA, failed to ensure that Templetons (UK) Limited, a firm he is a director of, made payment to HMRC of sums due in respect of VAT assessments and surcharges in respect of the quarters ending April 2019, July 2019, October 2019, January 2020, April 2020, July 2020, October 2020, January 2021, April 2021, July 2021, October 2021 and/or January 2022 by the due dates and/or at all.
- (b) Mr Juggoo's conduct in respect of Allegation 4(a) was contrary to R115.1 (Professional Behaviour).

Allegation 5

- (a) Mr Teewanan Juggoo, a Member of ACCA, failed to respond to correspondence sent to him and/or Templetons (UK) Limited by HMRC dated 12 October 2021, 1 November 2021, 15 November 2021, 23 December 2021, 11 January 2022, 12 January 2022, 15 February 2022 and/or 13 April 2022.
- (b) Mr Juggoo's conduct in respect of Allegation 5(a) was contrary to Subsection 115.3 (Professional Behaviour).

Allegation 6

Contrary to Regulation 3(1)(a) of the Complaints and Disciplinary Regulations 2014, Mr Juggoo, a Member of ACCA, failed to co-operate fully with the investigation of a complaint in that he failed to respond fully or at all to ACCA's correspondence on:

- (a) 7 August 2023
- (b) 22 August 2023
- (c) 6 September 2023

Allegation 7

By reason of his conduct, Mr Juggoo is:

- (a) Guilty of misconduct in respect of any or all of the matters set out at Allegations 1 to 6, pursuant to bye-law 8(a)(i); or, in the alternative
- (b) Liable to disciplinary action in respect of any or all of the matters set out at Allegations 1(b), 2(b), 3(b), 4(b), 5(b) and 6 pursuant to bye-law 8(a)(iii).

14. Mr Juggoo was admitted as a Member of ACCA in March 2010 and as a Fellow in March 2015. He is the current holder of a practising certificate.
15. On 25 April 2017 Mr Jugoo was appointed as director of Templetons UK Limited ('the Firm') and has been the Sole Director of the Firm since that date. The investigation follows a complaint received by ACCA from HMRC.
16. In respect of Allegation 1, ACCA alleged that Mr Juggoo, as a Director of the Firm, had failed to ensure that it submitted tax returns for five accounting periods, namely 30 April 2017, 30 April 2018, 29 September 2018, 29 September 2019 and 29 September 2020 by the due dates.
17. HMRC raised a number of corporation tax determinations against the Firm, including penalties and interest, for the following accounting periods:

30 April 2017:	£44,752.75
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30 April 2018:	£66,500.00
29 September 2018:	£33,250.00
29 September 2019:	£66,500.00
29 September 2020:	£73,150.00

18. ACCA's case in respect of Allegation 2 was that Mr Juggoo failed to ensure the Firm made payment of those corporation tax liabilities by the due date, or at all.
19. ACCA's case on Allegation 3 was that the Firm failed to submit 12 consecutive quarterly VAT returns to HMRC, either by their due dates or at all. These were the returns in respect of the quarters ending April 2019 to January 2022.
20. Allegation 4 concerns Mr Juggoo's alleged failure, as director of the Firm, to ensure that it made payment to HMRC in respect of its VAT liabilities. It was alleged that Mr Juggoo failed to make payments in respect of assessments and surcharges for the same 12 quarters as referred to in Allegation 3.
21. Allegation 5 concerned correspondence from HMRC that was sent to Mr Juggoo or the Firm, and which it is alleged he failed to respond to. That correspondence is as follows:
 - 12 October 2021, HMRC sent an email to the Firm's 'admin@' email address, marked for the attention of 'the Company Director'. This followed up previous correspondence and telephone messages in respect of outstanding company tax returns and VAT returns. The email requested a response by 20 October 2021 'at the very latest'.
 - 1 November 2021, HMRC sent an email to Mr Juggoo referring to a telephone conversation earlier that day, requesting his consent to correspond by email.
 - 15 November 2021, HMRC sent an email to the Firm, noting that no response had been received to the email of 1 November 2021. This email referred to several outstanding company tax returns and VAT returns and requested that the Firm submit the outstanding returns within 30 days, or to contact HMRC if this would not be possible.

- 23 December 2021, HMRC sent an email to the Firm which referred to previous unanswered emails of 1 and 15 November 2021. The email referred to the prospect of a deadline to submit all missing returns and outstanding monies being imposed for February 2022.
 - 11 January 2022, HMRC sent an email to the Firm which summarised the company tax returns and VAT returns which were outstanding at that time. The email further set out the next steps that would be taken if matters were still outstanding by Monday 14 February 2022.
 - 12 January 2022, HMRC sent a letter addressed to the 'Company Director(s)' of the Firm. The letter summarised the outstanding company tax returns, the VAT returns, the assessments that had been raised and those that would be raised in the future. The letter summarised the next steps that would be taken if matters remained outstanding by Monday 14 February 2022.
 - 15 February 2022, HMRC sent a letter to the Firm, marked for the 'Urgent attention of the Company Director(s)'. This confirmed that those determinations referred to in HMRC's email of 11 January 2022 and letter of 12 January 2022, had now been raised. An update and confirmation that the Firm had submitted all returns was requested by 18 March 2022.
 - 13 April 2022, HMRC sent a letter to the Firm for the 'attention of the Company director'. The letter noted that company tax returns and VAT returns remained outstanding, as did the assessment and surcharges relating to the VAT returns and the monies due from determinations in connection with the company tax returns and provided further detail in respect of these. The letter stated that it represented a final opportunity to show a willingness to co-operate and that agent codes would be suspended if there was no response by 16 May 2022.
22. ACCA alleged that each of Allegations 1 to 5 amounted to a breach of the fundamental principle of professional behaviour. From 2019, the fundamental principle of professional behaviour was set out in Subsection 115 of the Code. It includes a duty to avoid any conduct that the member knows or should know

might discredit the profession, and to act with courtesy and consideration towards all with whom they may come into contact within a professional capacity.

23. Following receipt of the complaint from HMRC, ACCA sent a letter by email to Mr Juggoo on 7 August 2023, informing him of the complaint and requesting further information from him. It asked him to explain the reasons why the returns had not been submitted and the tax liabilities not paid.

24. Mr Juggoo acknowledged receipt of ACCA's email the same day. He said in his email:

'...all of the issues have already been dealt with HMRC and agreed by them.'

'Some of the content information provided is wrong too.'

'...I purchased the business in 2017 and there is still a litigation going on between me and the previous owner.'

25. On 21 August 2023, Mr Juggoo sent a further email to ACCA. He stated as follows:

'HMRC...forgot to mention that this was an online issue at their end which has prevented me for filing those returns.'

'We have been in business for the past 25 years and never this business has failed in its duties.'

'...they have failed to respond to me, as I am still waiting for them to resolve an issue which goes back since 2004 and no one at HMRC can give us a solution to this particular issue and to make it worse no one wants to advise and take responsibility, are you aware of this, was that mentioned as well?'

26. ACCA's case is that these emails did not constitute a proper response to the requests for information. Therefore, on 22 August 2023, ACCA sent a letter to Mr Juggoo requesting his substantive response to its letter of 7 August 2023 and reminding him of his duty to cooperate with ACCA's investigation.

27. On 6 September 2023, ACCA sent a further letter to Mr Juggoo stating that an allegation of non-cooperation would be raised if he did not provide a satisfactory response by 13 September 2023.
28. On 25 September 2023, Mr Juggoo sent an email to ACCA stating that he taken time off due to [PRIVATE] but would respond to ACCA's email by the end of the week. However, he did not do so.
29. ACCA wrote to HMRC on 7 October 2024, asking it to confirm whether Mr Juggoo or the Firm had made any complaints about online filing. HMRC responded to say that there had been a 'minor issue' when Mr Juggoo had attempted to file a corporation tax return which covered a period exceeding the maximum of 12 months. That apart, there had been no relevant complaints.
30. ACCA's case on Allegation 6 was that Mr Juggoo's failure to respond to the correspondence sent on 7 and 22 August 2023 and 6 September 2023 was a breach of Regulation 3(1)(a) of the Complaints and Disciplinary Regulations ('CDR'). This states:

'(a) Every relevant person is under a duty to co-operate with any investigating officer and any assessor in relation to the consideration and investigation of any complaint.

(b) The duty to co-operate includes providing promptly such information, books, papers or records as the investigating officer or assessor may from time to time require.'
31. ACCA further alleged that the conduct in Allegations 1 to 6 amounted to misconduct and therefore rendered Mr Juggoo liable to disciplinary action under Bye-law 8(a)(i).
32. Mr Juggoo did not complete and return his Case Management Form and provided no written submissions to the Committee.

DECISIONS ON ALLEGATIONS AND REASONS

33. The Committee considered the documents before it, the submissions of Ms Terry on behalf of ACCA and the advice of the Legal Adviser. The Committee bore in mind that the burden of proving an allegation rests on ACCA and the standard to be applied is proof on the balance of probabilities.

Allegation 1

34. The Committee was satisfied that, as Sole Director of the Firm and a professional accountant, it was Mr Juggoo's duty to ensure that tax returns were submitted to HMRC on time.
35. The evidence before the Committee confirmed that no tax returns had been submitted by the Firm for the accounting periods ending 30 April 2017, 30 April 2018, 29 September 2018, 29 September 2019 and/or 29 September 2020 by the due date. The Committee noted in particular a letter from HMRC dated 13 April 2022 to the Firm. This stated that, as at the date of the letter, no company tax returns had been received for the periods in question. There was evidence before the Committee that returns had subsequently been submitted by the Firm, but it was clear these had been significantly after the due dates.
36. The Committee was therefore satisfied that Allegation 1(a) was proved.
37. In respect of Allegation 1(b), the Committee was satisfied that Mr Juggoo was in breach of R115.1 of the Code of Ethics and Conduct. A repeated failure by a professional accountant to submit his company's tax returns to HMRC clearly brings discredit on the profession.

Allegation 2

38. For like reasons as set out in respect of Allegation 1, the Committee was satisfied that Mr Juggoo was under a duty to ensure that corporation tax was paid to HMRC on time. The evidence before the Committee confirmed that no tax had been paid by the Firm for the accounting periods ending 30 April 2017, 30 April 2018, 29 September 2018, 29 September 2019 and/or 29 September 2020. This was discreditable behaviour.

39. The Committee was therefore satisfied that Allegations 2(a) and 2(b) were proved.

Allegation 3

40. The Committee was satisfied that, for similar reasons as set out above, it was Mr Juggoo's duty to ensure that VAT returns were submitted to HMRC on time. The evidence before the Committee confirmed that no VAT returns had been submitted by the Firm for the quarters ending April 2019, July 2019, October 2019, January 2020, April 2020, 3 July 2020, October 2020, January 2021, April 2021, July 2021, October 2021 or January 2022.
41. The Committee considered that this was discreditable behaviour and was therefore satisfied that Allegations 3(a) and 3(b) were proved.

Allegation 4

42. For similar reasons as above, the Committee found Allegation 4 proved. It was Mr Juggoo's duty to ensure that VAT liabilities were paid to HMRC on time. The evidence before the Committee showed that no VAT had been paid by the Firm for the quarters ending April 2019, July 2019, October 2019, January 2020, April 2020, 3 July 2020, October 2020, January 2021, April 2021, July 2021, October 2021 or January 2022.
43. Again, this was clearly discreditable behaviour, and the Committee was therefore satisfied that Allegations 4(a) and 4(b) were proved.

Allegation 5

44. The Committee considered that members of public are under a duty to reply to HMRC when correspondence is addressed to them or an organisation for which they have responsibility. It is therefore particularly important that a qualified accountant and a Fellow of the Association, which Mr Juggoo is, responds to HMRC correspondence. It was clear, on the balance of probabilities, that he had not done so.

45. R115.3 of the Code of Ethics and Conduct imposes a duty on members to behave with courtesy and consideration towards all with whom they come into contact in a professional capacity. The Committee was satisfied that Mr Juggoo's failure to respond to the letters set from HMRC, as set out in this Allegation, constituted a breach of that obligation.
46. The Committee therefore found Allegations 5(a) and 5(b) proved.

Allegation 6

47. The Committee noted that there had been some brief responses from Mr Juggoo to correspondence sent by ACCA, but he had not provided the information he had been requested to provide. The Committee was satisfied that this Allegation was proved.

Allegation 7

48. The Committee considered that not only fellow accountants but the public at large would be appalled by Mr Juggoo's failings, as set out in Allegations 1 to 6. They encompass not only failures to co-operate with HMRC, which impacts on the public perception of the accountancy profession, but also with his professional regulator.
49. The Committee found that the conduct in question amounted to misconduct, and therefore it found Allegation 7(a) proved. As Allegation 7(b) was put in the alternative, there was no need for the Committee to consider it.

SANCTION AND REASONS

50. The Committee considered what sanction, if any, to impose taking into account ACCA's Guidance for Disciplinary Sanctions ('GDS') and the principle of proportionality. The Committee bore in mind that the purpose of sanctions was not punitive but to protect the public, maintain confidence in the profession and declare and uphold proper standards of conduct and behaviour. It took into account the submissions of Ms Terry and the advice of the Legal Adviser.

51. The Committee took into account that no previous disciplinary findings had been made against Mr Juggoo.
52. The Committee considered the following to be aggravating factors. The Allegations evidence a repeated pattern of misconduct over a prolonged period of time. There was an adverse impact on the public in respect of the failure to comply with tax obligations. Further, Mr Juggoo had demonstrated no evidence of insight or remorse.
53. The Committee considered this misconduct was very serious. Taking no further action, admonishing or reprimanding Mr Juggoo were clearly not appropriate and would not adequately mark the public interest in the circumstances of this case.
54. The Committee considered the guidance in the GDS on a severe reprimand. The factors that would indicate this was an appropriate sanction were not present, and in the Committee's view a severe reprimand would not adequately protect the public.
55. The Committee was satisfied that this misconduct was so serious that no sanction less than exclusion was appropriate. Mr Juggoo's behaviour was fundamentally incompatible with being a member of the Association.
56. Therefore, pursuant to CDR 13.1(c), Mr Juggoo is excluded from membership of ACCA. The Committee did not consider that additionally imposing a prohibition on an application for re-admission for a specified period was necessary.

COSTS AND REASONS

57. ACCA applied for costs in the sum of £6,229.50. The application was supported by a schedule providing a breakdown of the costs incurred by ACCA in connection with the investigation and hearing.
58. The Committee considered that in principle a costs order should be made in favour of ACCA. The Committee had no evidence in respect of means. The Committee was satisfied that the sums sought had been properly and

reasonably incurred, save that some reduction was appropriate to reflect the actual rather than estimated length of the hearing.

59. The Committee determined that the appropriate order was that Mr Juggoo pay ACCA's costs in the sum of £5,850.

EFFECTIVE DATE OF ORDER

60. The Committee determined that it would be in the interests of the public for the order to take immediate effect. Therefore, pursuant to CDR 20, the order removing Mr Juggoo from membership will take effect immediately.

Ms Kathryn Douglas
Chair
19 November 2025