

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Mr Alhassan Sulaiman Bangura

Heard on: Thursday, 25 September 2025

Location: Held remotely, via MS Teams

Committee: Ms Wendy Yeadon (Chair),
Mr George Wood (Accountant),
Ms Samantha Lipkowska (Lay)

Legal Adviser: Ms Melissa Coutino

Persons present

and capacity: Ms Michelle Terry (ACCA Case Presenter)
Ms Anna Packowska (Hearings Officer)
Mr Alhassan Sulaiman Bangura (Member)

Summary: Allegations 1, 2, 3, 4, 5c) 6b) proved
Allegations 5a) and 5b) not proved

Order: Mr Bangura shall be admonished and pay £3,000
towards ACCA's costs.

ACCA



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1. The Disciplinary Committee (the Committee) convened to consider the case of Mr Alhassan Sulaiman Bangura, (Mr Bangura).
2. Ms Michelle Terry (Ms Terry) represented the Association of Chartered Certified Accountants (ACCA). Mr Bangura attended and was not represented.
3. The Committee identified a potential conflict of interest on the basis that one of its members knew the Case Progression Officer who appeared on screen. This was a professional relationship that had existed approximately 10 years ago with parties having not kept in touch. The Committee heard legal advice from the Legal Adviser on actual and perceived bias, and Mr Bangura said that he was content that the Committee remained as constituted.
4. Some minor typographical errors in the allegations were amended. These did not change the substance of the allegations and Mr Bangura was content that these were made. The Committee permitted the changes to be made in accordance with CDR 10 (5). Letters removed are indicated in bold, and additional words are underlined as set out below.
5. In accordance with Regulation 11(1)(a) of the Chartered Certified Accountants' Complaints and Disciplinary Regulations 2014 (the Regulations), the hearing was conducted in public.
6. The hearing was conducted remotely through Microsoft Teams.
7. The Committee had considered in advance the following documents:
 - a. a hearing bundle of 1-93 pages;
 - b. an 'Additional's' bundle of 1-3 pages;
 - c. a further 'Additional's' bundle of 1-25 pages; and
 - d. a service bundle of 18 pages.

ALLEGATIONS

Mr Alhassan Sulaiman Bangura, a member of ACCA:

1. *In an email dated 30 November 2018 informed HMRC that the amounts of sales reported in X Ltd's annual accounts, for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017, had been adjusted because of his client's motive to pay higher dividends for a pending mortgage application.*
2. *Between about 1 August 2013 and 31 July 2017 failed to ensure that X Ltd:*
 - (a) correctly accounted for cash sales; and/or:*
 - (b) disclosed cash sales to HMRC; and/or:*
 - (c) did not understate gross sales to HMRC*
3. *Between about 11 October 2013 and 31 August 2017 failed to ensure that Y Ltd:*
 - (a) correctly accounted for cash sales; and/or:*
 - (b) disclosed cash sales to HMRC; and/or:*
 - (c) did not understate gross sales to HMRC.*
4. *Between about 1 August 2013 and 31 August 2017 failed to ensure that those working under his authority were adequately supervised and/or monitored, which failure caused or materially contributed to one or more of the following:*
 - I. *Significant discrepancies between the amounts of turnover reported in X Ltd's annual accounts, for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017, and the amounts of total sales declared in X Ltd's VAT returns for the corresponding periods;*
 - II. *HMRC to issue a formal VAT Assessment for additional VAT of £44,560 together with a Penalty Notice of £15,596.35 VAT to X Ltd for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017;*
 - III. *Significant discrepancies between the amounts of turnover reported in Y Ltd's annual accounts, for the years ending 31 August 2014, 31*

August 2015, 31 August 2016 and 31 August 2017, and the amounts of total sales declared in Y Ltd's VAT returns for the corresponding periods.

- IV. HMRC to issue a formal VAT Assessment for additional VAT of £28,390 together with a Penalty Notice of £9,936.15 to Y Ltd for the years ending 31 August 2014, 31 August 2015, 31 August 2016 and 31 August 2017.*

5. Mr Bangura's conduct was:

(a) In respect of Allegation 1 dishonest because:

- (i) he knew there was no pending mortgage application; and/or:*
- (ii) he knew that the sales reported in X Ltd's annual accounts had not been adjusted because of his client's motive to pay higher dividends; and/or:*
- (iii) he attempted to mislead HMRC as to the reason for the making of the said adjustments to X Ltd's annual accounts;*

(b) In the alternative in respect of Allegation 1, by reason of his conduct failed to demonstrate integrity;

(c) In respect of any or all of Allegations 1 to 4 contrary to the Fundamental Principle of Professional Competence and Due Care (as applicable 2013 to 2017).

6. By reason of his conduct, Mr Alhassan Sulaiman Bangura is:

- (a) Guilty of misconduct in respect of any or all of the matters set out above 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 to 4 (inclusive) and 5(c) pursuant to bye-law 8(a)(iii)*

BACKGROUND

8. The allegations in this case arise from a referral to ACCA from HMRC pursuant to Section 20(3) of the Commissioners for Revenue and Customs Act 2005.
9. Mr Bangura is a member of ACCA and a director of AL Accounting Solutions Ltd trading as AL Accounting Services.
10. Mr Bangura was engaged by X Ltd and Y Ltd to complete their annual accounts, Corporation Tax returns and VAT returns from June 2011 and October 2013 respectively. X Ltd and Y Ltd trade as licensed restaurants and takeaways and share a common director. They were registered for VAT in 2011 and August 2013 respectively.

Allegation 1

11. In 2016 HMRC identified, amongst other things, that the turnover amounts in X Ltd's Corporation Tax Returns were consistently higher than in its VAT returns.
12. On 12 June 2018 HMRC wrote to Mr Bangura informing him, amongst other things, that there were significant discrepancies between the turnover in X Ltd's annual accounts and the declarations in X Ltd's VAT returns for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017.
13. On 10 August 2018 Mr Bangura wrote to HMRC stating, amongst other things, that the sales amounts shown in X Ltd's annual accounts had been uplifted to adjust profitability upwards for his client's income tax assessment.
14. On 21 August 2018 HMRC issued a Notice of Assessment for VAT of £44,560 for the period July 2013 to October 2017 to X Ltd.
15. On 30 October 2018 HMRC Ltd issued a Penalty Notice for £15,596 to X Ltd.
16. On 30 November 2018 Mr Bangura appealed the Notice of Assessment and Penalty Notice stating, amongst other things, that:

The first ground of appeal is that of your comparison of takings between the VAT returns and the Annual Accounts. As mentioned in my letter of 10 Aug 2018 and as we discussed over a tele call with you, these differences were coming solely from my review of the client's profits and bringing in adjustments to the sales value beyond the usual levels for unrecorded sales. **This was because the client motive to pay higher dividends for a pending mortgage application.** As such up to 60% of that adjustments were not realised by my client, either as Merchant card omissions or unrecorded cash takings [emphasis added].

17. On 8 November 2020, Mr Bangura stated to ACCA that:

... The mention of dividends to help in the application for a mortgage was part of a negotiation ploy to achieve a reduction in penalty... We did not do that in practice. The client had their mortgage several years before the compliance visit by HMRC.

Allegation 2

18. Mr Bangura was engaged by X Ltd from 2011 in relation to the preparation of its annual accounts, Corporation Tax returns and VAT returns.
19. On 20 April 2016, HMRC ascertained that for each of the 2 quarters ended July 2015 and October 2015, X Ltd had not recorded any cash sales, which Mr Bangura, who was present at the time, confirmed was correct. HMRC took away X Ltd's accounting records to undertake further analysis.
20. On 12 June 2016 HMRC wrote to Mr Bangura stating, amongst other things, that:
- a. X Ltd's prime records for the VAT period January 2016 indicated that X Ltd had received cash payments (takings) but that these had not been recorded on the takings sheet used from which X Ltd's VAT declaration was produced.
 - b. Data obtained by HMRC from the Merchant Acquirer (MA) company handling X Ltd's card payments, for the VAT periods July 2013 to October

2017, showed that X Ltd's card sales alone were more than the gross sales declared in X Ltd's VAT returns indicating that not all of X Ltd's card sales had been declared on the VAT returns let alone its cash sales.

- c. Based on the information from X Ltd's sales records and its annual accounts, X Ltd had underdeclared its sales on its VAT returns.
21. On 10 August 2018 Mr Bangura wrote to HMRC in relation to X Ltd stating, amongst other things, that:

Merchant Acquirer data and Gross sales

***We agree with your findings** although some of the differences are due to transcribing errors by the client on the taking sheets completed and provided to us to complete the VAT returns. [emphasis added]*

Please note we have changed this system and now use both the taking sheets provided by the client and the MA data to complete the VAT returns. ...

% of cash takings over total takings

*... you have arrived at 24% **although in reality cash sales are below this ratio, according to my client.** ... we will not dispute your findings. At the initial stages of this business, **my client was treating cash takings and tips as insignificant and disbursed operational expenses.** [emphasis added]*

22. On 21 August 2018 HMRC issued a Notice of Assessment for VAT of £44,560 for the period July 2013 to October 2017 to X Ltd.
23. On 30 October 2018 HMRC Ltd issued a Penalty Notice for £15,596.35 to X Ltd.
24. On 30 November 2018 Mr Bangura appealed the Notice of Assessment and Penalty Notice stating, amongst other thing:

*Secondly my client does not have a vibrant takeaway client and as such **most of the sales are through the merchant card.** Therefore, the cash sales of 24% is 'too high. A typical ratio of cash sales for this business is actually less than 10%. (4%, 7% & 5% in last three recent returns) [emphasis added].*

Allegation 3

25. Mr Bangura was engaged by Y Ltd from October 2013 in relation to the preparation of its annual accounts, Corporation Tax returns and VAT returns.
26. On 26 June 2018, HMRC commenced an investigation into the VAT returns submitted by Y Ltd. HMRC wrote to Mr Bangura informing him, amongst other things, that there were significant discrepancies between Y Ltd's turnover in its annual accounts and the declarations in Y Ltd's VAT returns for the years ending 31 August 2014, 31 August 2015, 31 August 2016 and 31 August 2017.
27. On 10 August 2018 Mr Bangura wrote to HMRC in relation to Y Ltd stating, amongst other things,

Merchant Acquirer data and Gross sales

***We agree with your findings** although some of the differences are due to transcribing errors by the client on the taking sheets completed and provided to us to complete the VAT returns. [emphasis added]*

Please note we have changed this system and now use both the taking sheets provided by the client and the MA data to complete the VAT returns. ...

% of cash takings over total takings

*... you have arrived at 24% **although in reality cash sales are below this ratio, according to my client.** ... we will not dispute your findings. At the initial stages of this business, **my client was treating cash takings and tips as insignificant and disbursed operational expenses.** [emphasis added]*

28. On 22 August 2018 HMRC issued a Notice of Assessment for VAT of £28,390 for the period November 2013 to August 2017 to Y Ltd.
29. On 30 October 2018 HMRC Ltd issued a Penalty Notice for £9,936.15 to Y Ltd.
30. On 30 November 2018 Mr Bangura wrote to HMRC appealing the Notice of Assessment and Penalty Notice stating:

*Secondly my client does not have a vibrant takeaway client and as such **most of the sales are through the merchant card**. A typical ratio of cash sales for this business is actually less than 5%. (2%, 3% & 1 % in last three recent returns) [emphasis added]*

Allegation 4

31. On 12 June 2016 HMRC wrote to Mr Bangura stating, amongst other things, that:
 - X Ltd's prime records for the VAT period January 2016 indicated that X Ltd had received cash payments (takings) but that these had not been recorded on the takings sheet used from which X Ltd's VAT declaration was produced.
 - Data obtained by HMRC from the Merchant Acquirer (MA) company handling X Ltd's card payments, for the VAT periods July 2013 to October 2017, showed that X Ltd's card sales alone were more than the gross sales declared in X Ltd's VAT returns indicating that not all of X Ltd's card sales had been declared on the VAT returns let alone its cash sales.
 - Based on the information from X Ltd's sales records and its annual accounts, X Ltd had underdeclared its sales on its VAT returns.
32. On 26 June 2018, HMRC wrote to Mr Bangura informing him, amongst other things, that there were significant discrepancies between Y Ltd's turnover in its annual accounts and the declarations in Y Ltd's VAT returns for the years ending 31 August 2014, 31 August 2015, 31 August 2016 and 31 August 2017.
33. On 21 August 2018 HMRC issued a Notice of Assessment for VAT of £44,560 for the period July 2013 to October 2017 to X Ltd.
34. On 22 August 2018 HMRC issued a Notice of Assessment for VAT of £28,390 for the period November 2013 to August 2017 to Y Ltd.
35. On 30 October 2018 HMRC Ltd issued a Penalty Notice for £15,596 to X Ltd.

36. On 30 October 2018 HMRC Ltd issued a Penalty Notice for £9,936.15 to Y Ltd.
37. On 24 May 2019 HMRC amended X Ltd's VAT assessment to £31,024 and the penalty to £10,858 and amended Y Ltd's VAT assessment to £24,613 and the penalty to £8,614.
38. On 8 November 2020, Mr Bangura stated to ACCA that:

I accept[ed] HMRC findings that turnover in the said VAT returns examined by them was understated as compared to the turnover in the financial statements for the corresponding periods.

...

As you will appreciate VAT returns preparation and submission are a separate service and activity from financial accounts preparation. In my firm these activities are carried out by two different departments and by different individuals. This disconnect is partly responsible for failure to correct the understatement in VAT returns after making appropriate upward adjustment of the financial statements.

...

I as partner do not often get directly involved in the work, especially in preparation of VAT returns. I am more involved in review and finalisation of financial statements.

...

Whereas I accept that this lapse could be considered insufficient due care, it is certainly not due to bad faith or incompetence. This situation was the exception. I came to rely so much on the ability of some of my staff that I have failed to provide adequate supervision and monitoring of their work in these two cases.

...

My accounts team prepared the accounts. We have had this client for a long time. This lulled me into a sense of confidence that my team should be able to carry on without much input from me. I was clearly wrong. I should have been more rigorously involved, so I take responsibility for any errors. The buck stops with me.

Allegation 5

39. The allegations here are in the alternative. Dishonesty, integrity and a lack of competence have been charged.

THE HEARING

40. Admissions were made in relation to Allegations 2-4 and 5c) by Mr Bangura.
41. Ms Terry submitted that the documentation from HMRC and the responses from Mr Bangura ultimately prove that he was dishonest in the accounts that he prepared. HMRC concerns arose in relation to Corporation Tax, VAT and Cash Sales.
42. In respect of Allegation 1, ACCA relied upon information provided by Mr Bangura himself. He wrote on 30 November 2018, that his reason for adjusting the figures was part of his client's "negotiation ploy to achieve a reduction in penalties" and his own assertion that a) the clients wanted to pay "higher dividends for a pending mortgage application" and his admission to ACCA where he confirmed an oral conversation in writing: b) "that the mortgage application had already been made several years in advance of the compliance visit", i.e. that it was not pending.
43. Ms Terry said that the information provided by Mr Bangura in documentary evidence identified a motive from his clients. No live evidence was necessary. Long practice as a professional accountant meant that Mr Bangura should have known that what he was doing was wrong and the consequences of so doing. Accordingly, dishonesty and misconduct were made out.
44. Mr Bangura did not give evidence but made submissions.

MR BANGURA'S POSITION

45. He submitted that in 2013 he had been an accountant working for a charity but was primarily an engineer and programmer. He said that at the time he started working for X and Y Ltd, he had little or no experience of dealing with a business

or in dealing with HMRC, so was not experienced as an accountant despite having been registered as a member of ACCA since 2003. He stated that he had made some mistakes and that he had now put measures in place to ensure that he was being told the truth. He corrected things when it was brought to his attention that the accounts and VAT returns were not synchronised.

46. He submitted that he did adjust accounts when clients told him they did not have enough money to pay their tax because the relevant expenses were not taken into account. Income profiles would be adjusted but not for a dishonest purpose. His intention in preparing and adjusting accounts was not to be fraudulent. He relied on the self-assessment figures that he was provided with by his clients.
47. He submitted that his representation regarding the mortgage application to HMRC was an error. He said it was a mistake where HMRC has misinterpreted what he said. He was a family man, who served the community, whereby he acted for retired pensioners and helped vulnerable people. He said that this was naivety not dishonesty and he had never had a HMRC inquiry before or since. He said that the vast quantity of information and correspondence over the years from both HMRC and then ACCA, has had an emotional impact on him when he had tried to do his best, working through Covid to help others. He said that where he had done something wrong, he fully apologised.
48. He submitted that in relation to Allegation 1, that while accounts were being adjusted, the mortgage application being used to reduce penalties occurred for the year 2017 only.
49. He submitted that he had taken steps to stop any repetition and has continued to work without any issue. He said that hundreds of people would be prepared to speak on his behalf as an honest and responsible accountant.

DECISION ON FACTS AND REASONS

50. The Committee considered with care all of the evidence presented, and the submissions made by Ms Terry on behalf of ACCA and by Mr Bangura.

51. The Committee accepted the advice of the Legal Adviser and bore in mind that it was for ACCA to prove its case and to do so on the balance of probabilities.

Allegation 1: In an email dated 30 November 2018 informed HMRC that the amounts of sales reported in X Ltd's annual accounts, for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017, had been adjusted because of his client's motive to pay higher dividends for a pending mortgage application.

NOT ADMITTED; FOUND PROVED

52. The Committee considered that Allegation 1 occurs within the context of wider communication in circumstances where HMRC queried figures provided in the accounts. On 26 June 2018 HMRC wrote to Mr Bangura in respect of the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017. Mr Bangura spoke to HMRC and confirmed in an email on 10 August 2018 that the figures had been adjusted to reflect the annual turnover and an uplift to take account of sales. His email was in response to their written query which mentioned all four years.
53. In a further email on 30 November 2018, which was post the HMRC visit, he indicated that there had been an adjustment perhaps to take account of a pending mortgage application. While this suggestion does not specifically mention the four separate years, and occurred post the HMRC visit, Mr Bangura did indicate that he was trying to negotiate a lesser penalty, and the penalty was for an amalgamated figure for four consecutive years.
54. Notwithstanding that the email of 30 November 2018 does not mention the motive in relation to the four years specifically listed, the Committee noted that Mr Bangura was asked about all four years. If his response was only about a single year, the onus was on him to make that clear. Given that Mr Bangura was responding to queries about four consecutive years, the Committee was of the view that the documentary evidence before them is sufficient to make it more likely than not that what Mr Bangura wrote on 30 November 2018 was intended to be read as covering all four years.

Allegation 2: ADMITTED & FOUND PROVED:

Between about 1 August 2013 and 31 July 2017 failed to ensure that X Ltd:

- (d) correctly accounted for cash sales; and/or:*
- (e) disclosed cash sales to HMRC; and/or:*
- (f) did not understate gross sales to HMRC*

55. Mr Bangura admitted that he took the figures provided to him at face value. He said that cash sales in a small organisation were difficult to be precise about. This was particularly the case if good records are not kept.

Allegation 3: ADMITTED & FOUND PROVED:

Between about 11 October 2013 and 31 August 2017 failed to ensure that Y Ltd:

- (d) correctly accounted for cash sales; and/or:*
- (e) disclosed cash sales to HMRC; and/or:*
- (f) did not understate gross sales to HMRC.*

56. Mr Bangura admitted that he took the figures provided to him at face value. He said that cash sales in a small organisation were difficult to be precise about. This was particularly the case if good records are not kept.

Allegation 4: ADMITTED & FOUND PROVE

57. *Between about 1 August 2013 and 31 August 2017 failed to ensure that those working under his authority were adequately supervised and/or monitored, which failure caused or materially contributed to one or more of the following:*

- V. Significant discrepancies between the amounts of turnover reported in X Ltd's annual accounts, for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017, and the amounts of total sales declared in X Ltd's VAT returns for the corresponding periods;*

- VI. *HMRC to issue a formal VAT Assessment for additional VAT of £44,560 together with a Penalty Notice of £15,596.35 VAT to X Ltd for the years ending 31 July 2014, 31 July 2015, 31 July 2016 and 31 July 2017;*
- VII. *Significant discrepancies between the amounts of turnover reported in Y Ltd's annual accounts, for the years ending 31 August 2014, 31 August 2015, 31 August 2016 and 31 August 2017, and the amounts of total sales declared in Y Ltd's VAT returns for the corresponding periods.*
- VIII. *HMRC to issue a formal VAT Assessment for additional VAT of £28,390 together with a Penalty Notice of £9,936.15 to Y Ltd for the years ending 31 August 2014, 31 August 2015, 31 August 2016 and 31 August 2017.*
58. Mr Bangura admitted that two different teams looked after accounts and VAT and that there was insufficient liaison between them. He accepted that he had not adequately supervised or monitored those working under his authority and this had resulted in the significant discrepancies.

Allegation 5a): DENIED & NOT FOUND PROVED

Mr Bangura's conduct was:

5(a) In respect of Allegation 1 dishonest because:

- (i) he knew there was no pending mortgage application; and/or:*
- (ii) he knew that the sales reported in X Ltd's annual accounts had not been adjusted because of his client's motive to pay higher dividends; and/or:*
- (ii) he attempted to mislead HMRC as to the reason for the making of the said adjustments to X Ltd's annual accounts;*

59. The Committee considered whether Mr Bangura had acted dishonestly when providing inaccurate information to HMRC. In particular, the Committee considered paragraph 11 of Mr Bangura's letter to HMRC dated 30 November 2018, seeking to appeal a Notice of Assessment for VAT and

Penalty Notice in relation to X Ltd, in which he stated that the differences between X Ltd's VAT returns and X Ltd's Annual Accounts as mentioned in his letter to HMRC of 10 August 2018 were because of "*the client motive to pay higher dividends for a pending mortgage application.*" Further, Mr Bangura's letter to ACCA dated 8 November 2020 in which he stated that he mentioned dividends as a "negotiation **ploy** to achieve a reduction in penalty" and that "The client had their mortgage several years **before** the compliance visit by HMRC." Both of these documents are suggestive of knowing that the information provided was deliberately inaccurate and intended to mislead HMRC.

60. The Committee considered that making a written statement to HMRC that the amounts of sales reported in X Ltd's annual accounts had been adjusted because of his client's motive to pay higher dividends for a pending mortgage application when he knew there was no pending mortgage application, and when he knew that the sales reported had not been adjusted because of his client's motive to pay higher dividends would be deliberately misleading. However, having heard Mr Bangura's submissions and considering what he had written, the Committee was of the view that *what* Mr Bangura knew, and *when* this became apparent, is far from clear. Mr Bangura explained in his written submissions that the communications with him regarding this matter dated back some years and came amidst him relocating from Bristol to London at a time when the Covid pandemic was also underway and a time of stress for all. In his oral submissions he stated that with regard to when the mortgage application had been pending or completed, he had "no clue whatsoever."
61. The Committee considered the legal test for dishonesty as set out in the case of *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67 at para 74 it was said:

"When dishonesty is in question the fact-finding tribunal must first ascertain (subjectively) the actual state of the individual's knowledge or belief as to the facts. The reasonableness or otherwise of his belief is a matter of evidence (often in practice determinative) going to whether he held the belief, but it is not an

additional requirement that his belief must be reasonable; the question is whether it is genuinely held. When once his actual state of mind as to knowledge or belief as to facts is established, the question whether his conduct was honest or dishonest is to be determined by the fact-finder by applying the (objective) standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest.”

62. The Committee was of the view that in the absence of knowing what Mr Bangura knew and when, and that having to go back a significant number of years to recollect events, he should be given the benefit of the doubt in terms of his innocent explanation. The Committee considered that his reference to the mortgage application and sales figures could well have been what his client had told him. His knowledge that there was only a historic mortgage application and his appreciation of any revised figures from cash sales could well have later come about from his own further investigation, post events, once questions began to be asked.
63. In all the circumstances, given the burden and standard of proof, the Committee was not satisfied that Mr Bangura had been dishonest.

Allegation 5b. NOT ADMITTED; NOT FOUND PROVED.

5(b) In the alternative in respect of Allegation 1, by reason of his conduct failed to demonstrate integrity;

64. The Committee has carefully considered the evidence presented by ACCA and the submissions made on behalf of Mr Bangura. The allegation centres on whether his conduct demonstrated a lack of integrity, as defined by ACCA's ethical standards.
65. The Committee notes that integrity requires a member to be straightforward and candid in all professional and business relationships. It is a high threshold, and a finding of lack of integrity must be supported by clear and compelling evidence of conscious wrongdoing.

66. In this case, while the Committee acknowledges that the Respondent's actions may have fallen short of best practice, there is insufficient evidence to establish that the conduct was intentionally misleading or lacking in moral soundness. The Respondent provided an explanation considered credible for his actions, in mistakenly putting forward something that he had been told by his clients. There is insufficient evidence presented of deliberate concealment of the true state of affairs or the intent to deceive. In fact, Mr Bangura appears to have been frank with investigators leading him to acknowledge whether the amounts submitted, and reductions claimed were accurate and warranted in all the circumstances.
67. Accordingly, the Committee finds that the allegation of acting without integrity is not proved.

Allegation 5c: ADMITTED AND FOUND PROVED.

5(c) In respect of any or all of Allegations 1 to 4 contrary to the Fundamental Principle of Professional Competence and Due Care (as applicable 2013 to 2017

68. Mr Bangura admitted acting without insufficient care and competence in carefully checking all the figures submitted to HMRC and the reductions claimed. In his written submissions, he states “.... Whereas I accept that this lapse could be considered insufficient due care, it is certainly not due to bad faith or incompetencies.”

Allegation 6a: MISCONDUCT – NOT FOUND PROVED.

6. By reason of his conduct, Mr Alhassan Sulaiman Bangura is:

(a) Guilty of misconduct in respect of any or all of the matters set out above pursuant to bye-law 8(a)(i); or in the alternative:

69. The Committee found that in submitting inaccurate information to HMRC, Mr Bangura had fallen short of what would be expected of an ACCA member. However, the circumstances surrounding this were not serious enough to amount

to misconduct. The Committee carefully considered this matter to evaluate whether misconduct is made out. It took into account that Mr Bangura had behaved with candour when asked about information submitted to HMRC rather than undertaken any dishonest behaviour for personal gain. It also considered whether his conduct had the potential to cause harm, put members of the public, and clients at risk, undermine public confidence in ACCA, or bring the profession into disrepute.

70. The Committee was of the view that this conduct was more akin to oversight when inexperienced in dealing with small company accounts, and that while there were two different companies involved with an accounting period over four years, that the matters were closely related and should not be regarded as separate wrongdoing. The Committee took into account that Mr Bangura had willingly engaged with ACCA's investigation into his conduct and respected the process of regulation.
71. Accordingly, the Committee did not find misconduct proved.

Allegation 6b: FOUND PROVED

(b) Liable to disciplinary action in respect of any or all of the matters set out at Allegations 1 to 4 (inclusive) and 5(c) pursuant to bye-law 8(a)(iii)

72. The Committee has carefully considered the material before it. While it does not find that the Respondent's conduct amounted to misconduct within the meaning of ACCA's Bye-laws, it is satisfied that the Respondent has failed to meet certain regulatory obligations required of a member. The breach, though not deliberate or dishonest, represents a clear departure from expected standards and warrants regulatory action to uphold public confidence and maintain professional accountability. Accordingly, the Committee finds that the Respondent is liable to disciplinary action under Bye-law 8(a)(iii).

SANCTION, COSTS AND REASONS

73. Ms Terry indicated that the decision for sanction was a matter for the Committee. She submitted that past and future conduct should be considered.
74. Insofar as aggravating factors, she suggested that:
- more than one company was involved;
 - this occurred over an extended period of time;
 - that Mr Bangura lacks insight in describing this as “a storm in a tea-cup”;
 - He is known to ACCA and in June 2022, he signed a Consent Order in terms of practising without a Practising Certificate.
75. Insofar as mitigating factors are concerned, she suggested that these include:
- making admissions
 - co-operating with the investigation
 - attending today
76. In respect of costs, Ms Terry has indicated that the detailed costs schedule contains estimated costs but this has been a full-day hearing meaning that no reduction is due. She submitted that the history of this case is extensive but includes alternative dispute resolution which may have added to the costs.
77. Mr Bangura thanked the Committee for the time they had spent today. He said that he appreciated the need for high standards to be maintained for the profession. He submitted that he did respect ACCA standards and that this matter represents the totality of issues with HMRC. He said he had grown as a result of this case and had used it as a teaching opportunity for others, particularly in communities that feature the underprivileged who rarely benefit from advice from an accountant. He said that he is a person of values and signed a Consent Order in 2022. That this was not accepted, has had an impact on his insurance while he continued to practise. The last three years additional costs are not those that he should be held responsible for as a Consent Order

could have been the end of the matter. He submitted that he has already suffered for a mistake born out of his inexperience. He has dependants who would suffer if he was asked to pay significant sums.

78. In reaching its decision on sanction, the Committee took into account the submissions made by Ms Terry on behalf of ACCA and those made by Mr Bangura. The Committee also referred to the ACCA 'Guidance for Disciplinary Sanctions'. The Committee accepted the advice of the Legal Adviser including the following principles:

- a) The purpose of a sanction is not to punish, but to protect the public, maintain public confidence in the profession and to maintain proper standards of conduct;
- b) Any sanction must be proportionate, so the Committee must balance the interests of the member with the interests of wider ACCA membership and the public; and
- c) The Committee must consider the available sanctions in order of severity, starting with the least severe first.

79. The Committee considered the following to be an aggravating feature of this case:

- a) Limited insight.

But considered that there are mitigating features such as:

- b) Admissions were made.
- c) Engaged with a lengthy investigation over a prolonged period of time.
- d) No repetition indicated from HMRC subsequent to this case.

80. The Committee considered that a further mitigating feature of the case was the absence of any previous regulatory findings of the same kind against Mr Bangura. It wondered if the apparent limited insight was due to the fact that this case is historical and could have concluded three years ago should a Consent Order have been approved.

81. The Committee considered taking no action against Mr Bangura. However, it considered that his failing needed to be marked to send a message to other members that his behaviour represented a departure from the high standards that ACCA set.
82. The Committee next considered imposing an admonishment. The Committee noted that the guidance indicated that an admonishment would be appropriate in cases where most of the following are present: evidence of no loss or adverse effect on client / members of the public; early admission of the facts alleged; insight into failings; isolated incident; not deliberate; genuine expression of remorse/apology; corrective steps have been taken promptly; subsequent work satisfactory; and relevant and appropriate testimonials and references. The Committee considered that this was a case where most of these factors were present.
83. The Committee considered that this should be regarded as an isolated incident without dishonesty. Mr Bangura fully cooperated with the HMRC and ACCA investigation and has been remorseful and apologetic. He has indicated insight, taken corrective steps, and there is no indication of unsatisfactory work or poor conduct since.
84. While there was no independent evidence indicating that Mr Bangura had acted unwittingly, there was no suggestion that he had profited personally in any way. Further, while there were no positive testimonials or references provided, the Committee took into account that he was not legally represented and had indicated that there were many who could speak on his behalf. Taking these matters into account, together with the nature of the conduct found, the Committee concluded that an admonishment would be appropriate and sufficient without any greater sanction being required.

COSTS AND REASONS

85. Ms Terry, on behalf of ACCA, applied for Mr Bangura to make a contribution to the costs of ACCA in bringing this case. The application was supported by a schedule breaking down the costs incurred by ACCA in connection with the

investigation and hearing. The schedule showed total costs in the sum of £11,969.50.

86. Mr Bangura had been invited to provide the Committee with a completed Statement of Financial Position and had done so, indicating limited means and other significant calls on his income.
87. The Committee accepted the advice of the Legal Adviser who referred the Committee to the ACCA 'Guidance for Costs Orders' (September 2023).
88. The Committee was satisfied that ACCA was entitled to costs in principle and had been justified in investigating these matters. Having reviewed the schedule, the Committee considered that while the costs claimed appeared to have been reasonably and proportionately incurred, that had the Consent Order been accepted, the costs of this aspect of the hearing would have been avoided. Accordingly, the indicated costs have been reduced.
89. Taking all of the circumstances into account (including Mr Bangura's financial position), the Committee decided that Mr Bangura should be ordered to make a contribution to the costs of ACCA in the sum of £3,000.00.

ORDER

90. The Committee made the following order:
 - a. Mr Bangura shall be admonished.
 - b. Mr Bangura shall make a contribution to ACCA's costs in the sum of £3,000.00.

**Ms Wendy Yeadon,
Chair
25 September 2025**