

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	Mr Ben White
Heard on:	Thursday, 26 February 2026
Location:	Remote via Microsoft Teams
Committee:	Mr Steven Chandler (Chair) Ms Nimra Syeda (Accountant) Mr Roger Woods (Lay)
Legal Adviser:	Mr Robin Havard (Legal Adviser)
Persons present and capacity:	Mr Mazharul Mustafa (ACCA Case Presenter) Ms Aimee Murphy (Hearings Officer)
Summary	Allegations 1 to 9 proved Sanction – Severe Reprimand
Costs:	£11,000

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SERVICE OF PAPERS

1. The Committee had considered the following documents: a hearing bundle (pages 1 to 299); a supplementary bundle (pages 1 to 34), and a service bundle (pages 1 to 19). The Committee had listened to the submissions from Mr Mustafa and also considered legal advice which it had accepted.
2. The Committee had read the Notice of Proceedings dated 29 January 2026 sent by ACCA by email to Mr White at two email addresses, one of which was the email address on ACCA's register. It had noted the subsequent emails sent to Mr White with the necessary link and password to enable him to gain access to the letter and the documents relating to this hearing.
3. The Committee was satisfied that such emails had been sent to Mr White in accordance with regulation 22 of the Complaints and Disciplinary Regulations 2014 as amended ("CDR"). The Committee had noted that the email sent to Mr White using the address from ACCA's register had been delivered successfully. CDR22(8) stipulates that, when a notice has been sent by email, it is deemed to have been served on the day it was sent.
4. The emails and the documents to which Mr White had access also contained the necessary information in accordance with CDR10.
5. Consequently, the Committee decided that Mr White had been properly served with Notice of the proceedings.

PROCEEDING IN ABSENCE

6. On 04 February 2026, Mr White had responded to ACCA confirming that he had received the Notice of Hearing. Whilst he stated that his membership of ACCA was a matter of great importance, Mr White indicated that, due to the short notice, he would be unable to rearrange his work commitments to enable him to attend. He asked whether his non-attendance would be to his detriment.

7. In its reply, ACCA indicated that it would not be appropriate for it to respond to such a question but informed Mr White of his ability to apply for an adjournment. ACCA referred to the guidance to help him understand the process that he should follow if he wished to apply for an adjournment.
8. However, on 09 February 2026, Mr White responded, saying as follows:

“Although it is somewhat frustrating that the hearing has been scheduled at such short notice after several years without progress, which unfortunately makes it impossible for me to attend, I fully trust that the Committee will conduct the proceedings fairly. On that basis, I agree that the hearing should proceed on the scheduled dates.”
9. On 25 February 2026, ACCA sent an email to Mr White with the link enabling him to join the hearing. However, Mr White had not attended.
10. The Committee was satisfied that ACCA had done everything reasonably possible to engage Mr White in the hearing. However, the Committee decided that the emails from Mr White dated 04 and 09 February 2026 illustrated that he was aware of today’s hearing and he had decided not to attend, nor had he requested an adjournment.
11. The Committee concluded that Mr White had voluntarily absented himself from the hearing, which he could have joined by telephone or video link. He had therefore waived his right to attend.
12. The Committee was also satisfied that, taking account of the seriousness of the allegations, it was in the public interest to proceed. The Committee did not consider that any benefit would be derived in adjourning the hearing and no such application had been made.
13. Finally, the Committee concluded that it was in a position to reach fair and proper findings of fact on the written evidence presented to it by ACCA, together with the responses provided by Mr White.

14. The Committee ordered that the hearing should proceed in the absence of Mr White.

APPLICATION TO AMEND ALLEGATION 1

15. Mr Mustafa stated that he wished to apply to amend allegation 1 by adding the words in italics as follows:

1. Pursuant to bye-law 8(a)(vi), *is liable to disciplinary action as he* has been disciplined by another professional or regulatory body, namely by ICAEW as confirmed by a decision made by it on 11 September 2018.

16. Mr Mustafa submitted that the facts on which ACCA relied would remain the same, the amendment did not widen the scope of the allegation, and he would not be introducing any new evidence as a consequence of the amendment. It was, in effect, a correction of a typing omission and would not cause any prejudice to Mr White.

The Committee's decision

17. The Committee accepted Mr Mustafa's submissions and was satisfied that the amendment would not cause any prejudice to Mr White. This was particularly so as Mr White had indicated in his responses that he accepted the facts of allegation 1, and the amendment did not widen the scope of the allegation.
18. The Committee therefore granted Mr Mustafa's application.

ALLEGATIONS as amended

Benjamin Peter White, an ACCA member,

1. Pursuant to bye-law 8(a)(vi), *is liable to disciplinary action as he* has been disciplined by another professional or regulatory body, namely by ICAEW

as confirmed by a decision made by it on 11 September 2018.

2. Pursuant to bye-law 8(a)(vii), being a director of and therefore a specified person in relation to Company A, is liable to disciplinary action by virtue of that company:
 - i) entering administration on 27 March 2019; and
 - ii) having gone into liquidation on 11 February 2020.
3. Contrary to bye-law 10(b), failed to bring promptly, or at all, to the attention of ACCA:
 - i) that he had been disciplined, as referred to in Allegation 1 above;
 - ii) that as referred to in Allegation 2 above, Company A had entered administration; and
 - iii) that company had subsequently gone into liquidation.
4. In relation to his Continuous Professional Development declarations for 2018 and/ or 2019, both submitted on 25 February 2020, declared he had not been the subject of any disciplinary, or other matter, that may engage bye-law 8 that had not already been disclosed to ACCA's Assessment or Investigations Departments, which was not true.
5. That his conduct as described in Allegations 4 was reckless in that he paid no or insufficient regard as to whether the declarations he made were true.
6. In relation to the following applications, confirmed he had not been the subject of any disciplinary matter within the terms of bye-law 8 that may call in to doubt the validity of such applications and which he had not already brought to the attention of ACCA's Assessment and

Investigations Departments, which was not true:

- i) Application dated 14 December 2018 to renew his practicing certificate for the year 2019, and/or
 - ii) Application dated 25 February 2020 to renew his practicing certificate for the year 2020.
7. That his conduct as described in Allegations 6 was reckless in that he paid no or insufficient regard as to whether the confirmations he made were true.
8. Contrary to Global Practising Regulation 12(2)(a), failed to notify ACCA forthwith, or at all, that on 4 June 2015 he had become a director of Company B a firm in public practice.
9. By reason of the above, Mr White is:
- i) Guilty of misconduct pursuant to bye-law 8(a)(i) in respect of any or all of the conduct described in Allegations 4 to 7 above inclusive, and, or,
 - ii) In relation to Allegations 3 and 8, liable to disciplinary action pursuant to Bye-law 8(a)(iii).

DECISION ON FACTS, ALLEGATIONS AND REASONS

Allegations 1 to 8

Background

19. On 15 March 2001, Mr White became an ACCA member. On 15 March 2006, he became an ACCA Fellow.

20. As at 30 June 2020, ACCA records showed that Mr White was in practice as a director of ACCA firm Company A ('Company A'), having held a general practising certificate since December 2006.
21. Companies House records showed that Mr White was appointed director of Company A on 04 June 2008, being the date of incorporation. He remained recorded as a director of Company A although the company had entered administration on 27 March 2019 and liquidation on 11 February 2020.
22. Following ACCA becoming aware of Company A's insolvency, a more recent extract from ACCA's records dated 14 December 2021 showed Mr White ceased holding a practising certificate on 31 December 2019 and he was employed as a consultant for ACCA firm Company C.
23. Mr White was also a member of the Institute of Chartered Accountants of England & Wales (ICAEW) until 7 May 2020.
24. In July 2020, ACCA received information from a third party regarding Mr White. Following this information, an online search revealed Mr White had been disciplined by ICAEW, and also that his firm, Company A, had entered liquidation on 11 February 2020. An investigation was instigated by ACCA which led to the following allegations.
25. The Committee had considered carefully the evidence on which ACCA relied to prove the allegations against Mr White. It had also noted that Mr White had confirmed that he did not challenge the evidence of Ms Linda Calder and Person C who had both provided witness statements and who had exhibited documents relevant to the facts of the allegations.
26. As Mr White had not attended the hearing, the Committee concluded that it was important to take account of what he had said in his various responses submitted to ACCA in the course of its investigation. In particular, the Committee had taken into consideration the content of the document he had

attached to the Case Management Form (“CMF”) he had signed and submitted to ACCA on 20 May 2022 in response to the allegations.

27. As stated below, Mr White had admitted allegations 1, 2, 3, 4, 6 and 8, and the Committee therefore found them proved. However, in order to understand the context in which the allegations had been made, the Committee has provided further background facts based not only on the unchallenged evidence of Ms Calder and Person c and the documentation provided by ACCA but also the explanations provided by Mr White which have been reproduced below in detail. Such explanations have been drawn primarily, but not exclusively, from the document he attached to his CMF which is the most recent account he has provided in these proceedings.
28. In reaching its findings of fact with regard to the allegations which were denied, namely allegations 5 and 7, the Committee bore in mind that the burden of proof remained with ACCA and the standard of proof was the civil standard, namely on the balance of probabilities.

Allegation 1

29. This allegation was admitted by Mr White and the Committee found it proved.
30. The Committee made the following further findings of fact.
31. The Committee had noted the decision contained in the order of the ICAEW’s Appeal Committee, and accepted the following summary of proceedings set out by ACCA in its report:
 - a. The Disciplinary Committee hearing was ‘lengthy’ and took place in May, June and September 2018;
 - b. ICAEW and Mr White were represented by Counsel;
 - c. Mr White gave evidence to the Disciplinary Committee;

- d. The Disciplinary Committee came to a reasoned decision on 11 September 2018;
- e. This reasoned decision found the following allegations proved:
 - 2. *Between 31 August 2012 and 19 July 2014 Mr B White ACA failed to deal in a timely manner with the affairs of Ms 'A' in that he:*
 - (b) *Failed to submit tax returns for Ms 'A' for the years ended 5 April 2010, 2011, 2012 and 2013*
 - 3. *Between 13 November 2013 and 19 July 2014 Mr B White ACA failed to deal in a timely manner with the annulment of Ms 'A's bankruptcy order dated 13 November 2013.*
 - 5. *Between 07 October 2014 and 14 May 2015 Mr B White ACA failed to respond to a letter dated 06 October 2014 from 'B' requesting professional clearance and handover information regarding Ms 'A'.*
- f. Mr White applied for a review hearing of the above findings which was dismissed at a hearing on 22 October 2018.
- g. On 30 November 2018 there was a final hearing on the question of penalty. The Disciplinary Committee imposed the sanction of a severe reprimand and a fine of £10,000. Mr White was ordered to pay costs of £59,300.
- h. Mr White appealed against the findings, the penalty and costs order. His appeal was heard on 16 December 2019.
- i. The Appeal Committee dismissed the appeal in its entirety, save for reducing the fine from £10,000 to £7,500. Mr White was ordered to pay the costs of the appeal assessed at £23,322.

32. Whilst Mr White admitted this allegation, the Committee noted his response to ACCA in the course of its investigation as set out below:

'...My legal counsel and I were very confident that the Appeal Committee would dismiss the three remaining charges, however unfortunately when it came to the hearing my barrister was unable to attend and a new barrister, whom was unfamiliar with the case, had to stand in at the last minute and struggled to put forward my defence and deal with the cross examination...'

33. Furthermore, in his written account annexed to his CMF, he stated:

"Whilst I have the utmost respect for the ICAEW, based upon the facts of the situation I don't believe that any of the seven charges should have been brought against me,..."

Allegation 2

34. This allegation was admitted by Mr White and the Committee found it proved.
35. As at 30 June 2020 when information was passed to ACCA regarding Mr White, he was recorded as a 'Director' of 'Company A'.
36. The Committee had considered the documents obtained from Companies House register relating to Company A which showed the following:
- a. Company A was incorporated on 04 June 2008;
 - b. Mr White was appointed director upon incorporation and remains a director to date, although the firm is in liquidation;
 - c. Mr White was a person with significant control.

37. In relation to Company A entering administration, Companies House records included the *'Notice of administrator's appointment'* dated 27 March 2019. The notice referred to the 'Directors' appointing the administrator.
38. In relation to Company A entering liquidation, Companies House records included the *'Notice of move from administration to creditors' voluntary liquidation'* dated 11 February 2020 and it remained in liquidation.
39. Mr White accepted the insolvency of Company A. In an email dated 14 October 2020, he stated:

'...When [Company A] was placed into administration, it was done very quickly and without the benefit of prior planning, in response to an astronomical and unaffordable increase in our PI insurance premiums. The administration was performed as part of a restructure of the Company, whereby an unconnected third-party ACCA member, [Person A], acquired the assets and goodwill of the practice, and took over the clients and staff of the business...'

40. In the response he provided in his CMF, Mr White stated as follows:

"With regard to [Company A] entering into administration and subsequently liquidation, the two years leading up to the appointment of administrators in March 2019 was [REDACTED] for my business partner [Person B] and I. Despite all our efforts to overcome the issues we were facing, by 27th March 2019 we were left with no choice other than to appoint administrators due to the combination of: (i) the increase in our Professional Indemnity Insurance premiums [REDACTED]; and (ii) the unexpected refusal of the ICAEW to grant an exemption (which our specialist insurance broker believed was a minor exemption and therefore would be granted) that would have allowed a significantly lower and affordable premium.

I fully accepted that I am liable to disciplinary action under byelaw 8(a)(vii), as I was a director of [Company A] at the time it entered administration on 27 March 2019 and liquidation on 11 February 2020. In mitigation however, as

soon as my business partner and I became aware there was a material risk that we would need to appoint administrators to [Company A], we immediately took action to sell the practice to another party, so that the practice and its clients had seamless continuity in practical terms. To this end, the practice, including the client base, the work in progress and the staff were sold and transferred to [Company C (“Company C”)] on the same date as the appointment of administrators (27 March 2019). The proprietor of [Company C], [Person A], is a member of the ACCA and [they] registered [Company C] as an ACCA practice. All clients were notified of the business sale / transfer and did not suffer from any disruption or loss, which, as I understand it, is a primary consideration of the ACCA.

In addition, my business partner and I personally took on the majority of the of the liabilities of [Company A], meaning that not only did we not benefit financially from the sale / transfer of the practice to [Company C], [REDACTED], which we accepted to ensure continuity for the clients, as well as for the practice and our staff.

41. On this basis, the Committee was satisfied that Mr White was liable to disciplinary action by virtue of Company A entering administration on 27 March 2019 and liquidation on 11 February 2020.

Allegation 3

42. This allegation was admitted by Mr White and the Committee found it proved.
43. Bye-law 10(b) requires a member to bring ‘*promptly*’ to ACCA’s attention ‘*facts or matters indicating that a member may have become liable to disciplinary action*’.
44. Mr White failed to bring to the attention of ACCA the circumstances giving rise to allegations 1 and 2.

45. Whilst this is considered below in more detail by the Committee, this was despite declarations being made by Mr White in connection with his applications for 2019 and 2020 to renew his practising certificate and the declarations made by Mr White in connection with his CPD for 2018 and 2019. In accordance with the wording of the declarations, Mr White was required to disclose to ACCA's Assessment and Investigations Department any byelaw 8 matters prior to signing or confirming the declarations, but Mr White failed to do so.
46. In an email to ACCA dated 14 October 2020, Mr White indicated that, in respect of the ICAEW disciplinary proceedings, he had not been advised by his legal representatives that he had an obligation to report the matter to ACCA and that he was unaware of his obligation to do so.
47. As for his failure to notify ACCA of Company A entering administration and then liquidation, he stated in the same response that the administration took place very quickly without the opportunity to plan properly. He also said:
- “My business partner at [Company A], was responsible for all compliance and disciplinary matters and was under the impression that there was no obligation to notify the ACCA, as we are registered as an ICAEW practice and had notified them accordingly. It was an extremely challenging and stressful time.*
- I am sincerely very sorry that I did not notify you when we placed [Company A] into administration. Again, I can assure you that I would have done this straight away if I had known this was an obligation.”*
48. In the account he provided attached to the CMF, Mr White repeated that he relied on what he had been told by his legal representatives at the conclusion of the ICAEW disciplinary proceedings, and that it was their collective understanding that there was no obligation to directly inform ACCA.
49. As for the failure to notify ACCA of the company going into administration and then liquidation, Mr White said that it had not crossed his mind and that he was

under very considerable pressure and stress at the time. Again, Mr White suggested that it was his business partner's responsibility to ensure that there was compliance with all regulatory matters.

50. In his response, he wrote:

"With regard to me not bringing the above two matters to the attention of the ACCA, I am extremely sorry, and having since read and refreshed myself on the ACCA byelaws, I fully accept that I should have done this in accordance with byelaw 10(b)."

51. The Committee was satisfied that it was Mr White's responsibility to notify ACCA that he had been disciplined by a decision of ICAEW. It was also for Mr White, as an ACCA member issued with an ACCA practising certificate and practising through an ACCA registered firm to comply with the obligation contained in byelaw 10(b) to notify ACCA promptly of Company A entering administration and subsequently liquidation. Byelaw 8 specifically refers to such events giving rise to a member being liable to disciplinary action. However, Mr White failed to notify ACCA of such events promptly or at all.

Allegation 4

52. This allegation was admitted by Mr White and the Committee found it proved.

53. The Committee accepted the unchallenged evidence of Ms Calder and found that, in completing and submitting his CPD declarations for the 2018 and 2019 years online on 25 February 2020, Mr White declared that any byelaw 8 matters had previously been disclosed to ACCA's Assessment and Investigations Departments.

54. Indeed, under the heading, "*Additional Information about bye-law 8*", the form specifically refers to "*Disciplinary action against you by another professional body and/or regulator*", and, "*Bankruptcy or insolvency*" and goes on to say:

“If you have been subject to matters within the terms of bye-law 8 and ACCA’s Assessment or Investigations Department is aware of this, you may sign and submit this declaration. If you are concerned that you may be subject to matters under bye-law 8 of which ACCA is not already aware, please notify ACCA by writing”

55. Under the heading “*Declaration*”, Mr White was required to confirm as follows:

“you have not been subject to any matters within the terms of ACCA’s bye-law 8 that have not already been brought to the attention of ACCA’s Assessment or Investigations Departments.”

56. No such disclosures had been made, and therefore the declaration was not true.

Allegation 5

57. This allegation was denied.

58. The Committee relied on its findings of fact in respect of allegations 1 to 4 above.

59. In his response included in the CMF, Mr White stated as follows:

“I fully accept and admit allegation 4. With regard to allegation 5 however, I do not accept that I behaved recklessly, which is based upon my understanding of the dictionary definition of reckless (for example, the Cambridge Dictionary defines reckless as: doing something dangerous and not worrying about the risks and the possible results), bearing in mind my circumstances at the time.

I am extremely sorry that I made an incorrect declaration on my Continuous Professional Development declarations for 2018 and 2019. Please be assured that the error was not intentional, but instead unfortunately and regrettably due

to a combination of my lack of knowledge of the relevant byelaws and the very difficult circumstances, stress and pressure I was encountering at the time.

As mentioned above, in relation to Allegation 3, I was not aware that either the ICAEW disciplinary action and the appointment of administrators to [Company A] were disciplinary matters for the ACCA, or specifically notifiable to the ACCA.

Furthermore, when I came to complete my overdue CPD declarations for 2018 and 2019 on 25th February 2020, I was in the [REDACTED] on a business trip [REDACTED] and by the end of my trip the global concerns regarding Covid had escalated and worsened significantly. On 20th February 2020, we saw the beginning of one of the most severe stock market crashes on record, with the week of 24th February 2020 seeing the biggest weekly stock market decline since 2007-2008. [REDACTED].

During this extremely traumatic time whilst I was in the [REDACTED], I received a message on 25th February 2020 from [Company C] (the company that had acquired the business and clients of [Company A] and taken me on as a consultant to assist with client continuity) to notify me that my CPD Declarations for 2018 and 2019 were overdue and needed to be completed straight away, to meet the requirements of a declaration for their insurers.

I was on a very busy schedule in the [REDACTED] at the time, whilst also firefighting and trying to do my best to help all our clients [REDACTED]. This meant I was under pressure to complete my CPD declaration very hurriedly, whilst rushing between meetings and telephone calls - from memory I completed the declarations on my mobile telephone during a car journey with clients.

These extremely difficult circumstances meant I regrettably completed my CPD declarations very quickly and without the opportunity to click on hyperlinks and to refresh myself on the byelaw 8. Also, as mentioned above, it was my understanding from the compliance specialist lawyers and barrister on my ICAEW appeal, that I was not obliged to notify the ACCA of the three charges

that had not been overturned, and therefore I am afraid it did not cross my mind that such charges would make me liable to disciplinary action from the ACCA. With regard to the position of [Company A] being placed into administration, which was part of the transaction of selling the business to [Company C] (which was registered with the ACCA), again it did not cross my mind that this would make me personally liable to disciplinary action with the ACCA.

In hindsight, I accept I should have researched byelaw 8 and / or taken specialist advice, at the time however, and under the extremely difficult circumstances, I genuinely thought that I was not liable to any disciplinary action with the ACCA, and I completed my overdue CPD declarations hurriedly and without refreshing myself on byelaw 8. I am extremely and unreservedly sorry for the errors I made in my declarations.”

The Committee's findings

60. Whilst the Committee had noted the explanation provided by Mr White, it did not accept that this provided a satisfactory explanation for his failure to complete the CPD declaration accurately.
61. Indeed, even on his own explanation, it was not acceptable to suggest that the reason he failed to recognise his obligations before signing the declaration was because he was under severe pressure and completing the forms on a phone whilst on a journey in a car. Such an explanation gave rise to a clear risk that he was not taking any care to complete the forms accurately. His explanation suggested that he was taking an approach to the completion of this important declaration which was superficial.
62. His repeated reliance on what had been said to him by his legal representatives regarding his obligation to report the disciplinary proceedings to ACCA was not plausible, especially as the declaration specifically refers to whether he had been the subject of disciplinary proceedings. He clearly knew that he had been the subject of disciplinary proceedings.

63. Mr White was an accountant of considerable experience, having become a member in 2001. He knew the importance of ensuring the accuracy of documents submitted to ACCA. He would understand that ACCA would rely on the information contained within it.
64. The Committee was satisfied that, based on its findings of fact, Mr White's conduct as described in Allegation 4 was reckless in that he paid no or insufficient regard as to whether the declarations he made were true.

Allegation 6

65. This allegation was admitted by Mr White and the Committee found it proved.
66. In completing his practising certificate renewal applications for the 2019 and 2020 years, Mr White confirmed for each year that any byelaw 8 matters had previously been disclosed to ACCA's Assessment and Investigations Departments. This was not true.
67. By the date of his application to renew his practising certificate for the 2019 year on 14 December 2018, in accordance with the confirmation given in that application, Mr White should have previously disclosed to ACCA's Assessment and Investigations Departments the finding made by ICAEW's Disciplinary Committee some two months earlier on 11 September 2018 as referred to in the Appeal Committee Judgment.
68. Indeed, the Committee noted that, directly above Mr White's signature and his dating of the document on 14 December 2018, the document stated as follows:

"I further confirm that I have not been subject to any criminal, disciplinary, regulatory or any other matters within the terms of bye-law 8 (liability to disciplinary action) that may call into doubt the validity of my application, which I have not already brought to the attention of ACCA's Assessment and Investigations Department"

69. Mr White made his application to renew his practising certificate for the year 2020 on 25 February 2020, which was the same date on which he made his CPD declaration for the 2018 and 2019 years.
70. In accordance with all three documents, the Committee was also satisfied that Mr White should have previously disclosed to ACCA's Assessment and Investigations Departments that Company A had entered administration (which had occurred some 11 months earlier on 27 March 2019) and liquidation, which had occurred just 14 days earlier, on 11 February 2020.

Allegation 7

71. This allegation was denied.
72. The Committee relied on its findings of fact in respect of allegations 1 to 6 above.
73. In his response included in the CMF, Mr White stated as follows:

"I fully accept allegation 6. With regard to allegation 7 however, I do not accept that I behaved recklessly, which again is based upon my understanding of the dictionary definition of reckless (for example, the Cambridge Dictionary defines reckless as: doing something dangerous and not worrying about the risks and the possible results), bearing in mind my circumstances at the time.

First and foremost, I am extremely sorry that I made incorrect confirmations on my Practising Certificate Renewal Applications for 2019 and 2020.

With regard to the practising certificate renewal application for 2019, which was made on December 2018, an administrator had not been appointed to [Company A] by this date (so this is not relevant), I do however now realise that I should have declared the ICAEW Disciplinary Panel Hearing findings, as the Hearing had concluded by September of 2018, albeit at this time it was still subject to appeal.

I can see from the renewal application form (from the handwriting) that it was completed by my business partner ([Person B], [REDACTED]), who handled all ICAEW and ACCA compliance matters for us both and for Company A. Having [REDACTED], as well as business partners since 2008, I relied heavily on [Person B], and [they] was always very dependable, diligent and meticulous. Notwithstanding this, I completely accept that the form, including its accuracy, was completely my responsibility and it was of course signed by me, I therefore only mention these other facts as potentially mitigating factors regarding my behaviour.

Regrettably, when I signed the Confirmation, it did not cross my mind that the ongoing disciplinary hearing with the ICAEW, which was subject to appeal, made me liable to disciplinary action with the ACCA under byelaw 8. At the time, I was also focussed on achieving a successful appeal against the ICAEW's allegations, which my lawyers and barrister (whom were specialist in disciplinary hearings) assured me I would be successful with on all the charges. Ultimately four of the charges against me were overturned, however three were unexpectedly upheld. Having since refreshed myself on the byelaws though, I can see that the fact I was appealing against the remaining charges did not discharge my obligation to notify the ACCA of the findings of the Tribunal Hearing in September 2018, and I am very sorry for my misunderstanding and lack of knowledge in this regard, please be assured that the information was not intentionally withheld.

With regard to the practising certificate renewal application for 2020, which was made at the same time that I submitted my CPD declarations for 2018 and 2019, on 25 February 2020 (during my business trip in the [REDACTED]). The same circumstances therefore applied, as set out above in relation to allegations 4 and 5, and again I am extremely and unreservedly sorry for the errors I made in my applications."

The Committee's findings

74. Whilst Mr White accepted that ultimate responsibility rested with him, he nevertheless attempted once again to shift a level of responsibility to his business partner or to his legal representatives. No evidence had been produced to support what he had to say.
75. In any event, when signing a declaration in an important regulatory document to be submitted to ACCA, the Committee was satisfied that it was entirely the responsibility of Mr White to ensure that such a declaration was accurate and true.
76. As stated above, Mr White was an accountant of considerable experience, having become a member in 2001. He knew the importance of ensuring the accuracy of documents submitted to ACCA. He would understand that ACCA would rely on the information contained within them.
77. The Committee concluded that, in failing to properly read the confirmation in the practising certificate renewal applications for 2019 and 2020 before going on to sign and complete such documents, this was more than mere carelessness. Mr White was reckless in that he paid no proper attention to whether such confirmations and declarations were true.
78. On this basis, the Committee found allegation 7 proved.

Allegation 8

79. This allegation was admitted by Mr White and the Committee found it proved.
80. In the course of its investigation, ACCA discovered that Mr White was a director of Company B ('Company B') which had carried on public practice, although ACCA had no record of this firm.
81. Documents at Companies House relating to Company B showed the following:
 - a. That it had been incorporated on 12 May 1995;

- b. That Mr White was appointed director on 04 June 2015 and remained a director;
 - c. That Mr White was person with significant control;
 - d. That it was placed in administration on 27 March 2019 by the Directors and was currently in liquidation;
 - e. That the nature of its business was classified as '69201 – Accounting and auditing activities' and '69203 – Tax consultancy';
 - f. That it was classified as an accountancy firm in the annual return of April 1997, given the classification '7412' which was the classification for accountancy firms at that date;
 - g. That it remained classified as an accountancy firm upon Mr White being appointed director on 04 June 2015 and had remained so. This was evidenced by the annual returns either side of his appointment date which both classify the nature of the firm's business as 69201 and 69203 – being reference to 'Accounting and auditing activities' and 'Tax consultancy' respectively as referred to above.
82. In addition, ACCA had been provided by clients of the firm with correspondence from Company B which clearly referred to the firm being 'Specialist Medical Accountants' in the footer to its letterhead.
83. The Committee found that at no stage had Mr White notified ACCA of the fact that, on 04 June 2015, he became a director of the firm in public practice. Such a failure was in breach of the requirements of Global Practising Regulation 12(2)(a).
84. When asked to provide an explanation for this failure, Mr White wrote to ACCA on 09 March 2021, saying:

'...for all intents and purposes, [Company B] was operates as a division of [Company A], sharing the same premises, staff and IT systems amongst other things. In my own mind, I regarded [Company B] as part of [Company A], as a result of which I must admit it did not cross my mind that I needed to make a notification to the ACCA...'

My business partner at [Company A] and [Company B] [being [Person B] as previously referred] dealt with all regulatory and compliance matters at the practice, including and declarations and reporting to the ICAEW and also the ACCA. Whilst I fully accept that my own compliance with the ACCA rules and regulations is my personal responsibility, I unfortunately cannot deny the fact that at the time I was completely reliant on my business partner to deal with, or prompt me to make, any declarations and notifications that needed to be made.

In hindsight, I can regrettably see that my knowledge of the ACCA rules and regulations has been somewhat deficient, which I am extremely sorry for...

85. Mr White said that he believed that, because Company B was registered with ICAEW (which is accepted), he did not believe notification was required to ACCA but went on to say:

'...Having now read the Global Practising Regulations, and in particular Regulations 12(2)(a) and 12(2)(b), I have realised that I should have notified the ACCA of both my directorship in June 2015 and also the appointment of administrators in March 2019. I am sincerely very sorry about this and I will ensure I am far more diligent and careful about checking the rules and regulations whenever there is a change in my circumstances...'

86. Based on the information from Companies House, the correspondence provided by Company B clients, and the response from Mr White, Company B was an established firm carrying on public practice when Mr White was appointed director in June 2015 and had remained a public practice firm ever

since, although it ceased trading upon the appointment of an administrator in March 2019 and was now in liquidation.

87. There was no record Mr White gave notice to ACCA of his appointment as director 'forthwith' or at all. In his response to ACCA, Mr White has admitted he failed to notify ACCA of his appointment.
88. Once again, Mr White had stated that he was '*completely reliant*' on his business partner, Person B '*to deal with, or prompt me to make, any declarations and notifications that needed to be made*'.
89. However, the Committee did not consider that this offered any reasonable explanation for Mr White's failure to comply with his regulatory responsibilities. Person B had never been an ACCA member and therefore was not necessarily aware of ACCA's regulations and, in any event, it was for Mr White as an ACCA member to be aware of and comply with his regulatory obligations to ACCA.

Allegation 9

90. The Committee considered that the extent of the failures on the part of Mr White in respect of his regulatory responsibilities was undoubtedly serious. The need for members to provide accurate and reliable information to ACCA was fundamental to its ability to properly carry out its regulatory function, to ensure proper standards of conduct and to maintain its reputation.
91. The fact that Mr White had been found to be reckless in the way in which he submitted important documents to ACCA, such that the information he provided was not true, was particularly serious.
92. The Committee was satisfied that Mr White was guilty of misconduct in that the breaches in respect of allegations 4, 5, 6 and 7 brought discredit to Mr White, ACCA and the accountancy profession.

93. The Committee was also satisfied that, in respect of allegations 3 and 8, Mr White was liable to disciplinary action.
94. Consequently, the Committee found allegations 9(i) and (ii) proved.

SANCTION AND REASONS

95. The Committee considered what sanction, if any, to impose taking into account all it had read in the bundle of documents, ACCA's Guidance for Disciplinary Sanctions ("the Guidance"), and the principle of proportionality. It had also listened to submissions from Mr Mustafa and considered legal advice from the Legal Adviser which it accepted.
96. The Committee reviewed the available sanctions in increasing order of severity having decided that it was not appropriate to conclude the case with no order.
97. The Committee was mindful of the fact that its role was not to be punitive and that the purpose of any sanction was to protect members of the public, maintain public confidence in the profession and in ACCA, and to declare and uphold proper standards of conduct and performance.
98. By reference to the Guidance, and in particular Section F, the Committee considered that, cumulatively, the case was one of a very serious nature.
99. The Committee considered whether any mitigating or aggravating factors featured in this case.
100. The Committee accepted that there were no previous findings against Mr White. He had been a member of ACCA since 2001 and a Fellow since 2006. Furthermore, the investigation into the events giving rise to the allegations commenced in July 2020, and the Committee had not been informed of any concerns on the part of ACCA in respect of Mr White's conduct since that time.

101. It was acknowledged that Mr White had admitted a number of the allegations and he had cooperated with ACCA in the course of the investigation.
102. Although Mr White had sought to deflect a level of responsibility on others, such as his legal representatives and his business partner, he had eventually shown a level of insight to the extent that, in his written submissions, he had accepted full responsibility for his actions. He had also shown a level of remorse.
103. The Committee had been provided with very little information regarding the personal circumstances of Mr White nor had it been provided with any testimonials or references as to Mr White's character. However, it had read carefully the submissions he had made regarding the circumstances giving rise to the conduct which led to these proceedings, although he had not provided any [REDACTED] evidence in support of his indication that he had been [REDACTED].
104. As for aggravating features, the Committee found that his conduct could not be described as an isolated incident.
105. Furthermore, whilst ACCA had not provided any evidence of Mr White's conduct having a harmful or adverse impact, the Committee had noted the findings of the disciplinary proceedings brought by ICAEW which related to the manner in which he had failed to act on behalf of a client to an acceptable standard. This illustrated the importance of submitting CPD declarations and applications for renewal of practising certificates which were accurate and complete to enable ACCA to investigate any areas of concern.
106. The Committee concluded that neither an admonishment nor a reprimand would represent a sufficient and proportionate outcome. By reference to the Guidance, the allegations which had been found proved, to include allegations of recklessness and misconduct, were very serious. Neither sanction would adequately reflect the seriousness of the Committee's findings.

107. The Committee considered whether a severe reprimand would be an appropriate sanction. The Committee had reflected on the criteria suggested in the Guidance. Its decision was finely-balanced but the Committee concluded that a severe reprimand would be sufficient and proportionate. There was evidence to suggest that Mr White now understood and appreciated the seriousness of the conduct found proved. He had shown a level of insight and remorse and, up until the proceedings instituted by ICAEW, he had a good record, and there was no indication that, since 2022, there had been any repetition of his conduct.
108. The Committee also considered that it was important that no allegation of dishonesty had been made or that there had been any deliberate attempt on the part of Mr White to mislead.
109. The Committee concluded that the appropriate, proportionate and sufficient sanction was to order that Mr White shall be severely reprimanded.

COSTS AND REASONS

110. The Committee had been provided with a simple costs schedule A (1 page), a simple costs schedule B (1 page), a detailed costs schedule A (1 page) and a detailed costs schedule B (1 page) relating to ACCA's claim for costs.
111. The Committee concluded that ACCA was entitled to be awarded costs against Mr White, all allegations having been found proved. The total amount of costs for which ACCA applied was £12,410.50. The Committee did not consider that the claim was unreasonable but the schedules included an estimate of costs for two days and the actual hearing had completed on the first day. The Committee had reduced the amount claimed by £1,410.50 as this equated approximately to the cost of the Case Presenter and Hearings Officer for the second day when their attendance was no longer necessary.
112. Mr White had not provided ACCA with any documentary evidence of his means. In the correspondence sent to him, Mr White was warned at the outset of the

importance of providing details of his financial circumstances. Furthermore, he was made aware of ACCA's intention to apply for costs if any or all of the allegations were found proved. He had also been sent ACCA's Guidance for costs orders.

113. In his email of 09 February 2026, Mr White had provided some information regarding his total income and his total outgoings but he had not provided a Statement of Financial Means nor had he provided any documentary evidence to support what he had to say. This was completely inadequate and the Committee did not accept Mr White's suggestion that he was unable to complete a detailed Statement of his financial position within the timeframe provided. The Committee considered that he had more than enough time to do so had he wished to do so.
114. In the absence of any substantive information from Mr White, the Committee approached its assessment on the basis that he was able to pay any amount of costs awarded against him.
115. In all the circumstances, and in exercising its discretion, the Committee considered that it was reasonable and proportionate to award costs to ACCA in the reduced sum of £11,000.00.

EFFECTIVE DATE OF ORDER

116. This order shall take effect at the expiry of the period allowed for an appeal in accordance with the Appeal Regulations.

Mr Steven Chandler
Chair
27 February 2026