

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	Mr Craig Douglas Gould
Heard on:	Friday, 09 January 2026
Location:	Held remotely by video conference
Committee:	Mr David Tyme (Chair) Mr Kalwant Grewal (Accountant) Mr Geoff Baines (Lay)
Legal Adviser:	Mr Andrew Granville Stafford
Persons present and capacity:	Mr Mazharul Mustafa (ACCA Case Presenter) Ms Aimee Murphy (Hearings Officer)
Outcome:	Allegations 1(a), 1(b), 1(c) and 2(a) proved Excluded from membership Costs of £8,220

INTRODUCTION AND PRELIMINARY MATTERS

1. The Disciplinary Committee of ACCA ('the Committee') convened to consider a report concerning Mr Craig Douglas Gould.

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2. The Committee had before it a bundle of documents (46 pages), a tabled additional bundle (2 pages) and a service bundle (21 pages)

PROCEEDING IN ABSENCE

3. Mr Gould did not attend the hearing and was not represented.
4. Notice of today's hearing was sent by email to Mr Gould on 10 December 2025. Service was to his registered email address and the Committee was provided with a delivery receipt.
5. As there was no response to the notice of hearing, the Hearings Officer sent follow-up emails on 05, 06, 07 and 08 January 2026. She also attempted to contact Mr Gould by telephone. Mr Gould emailed her back on 08 January 2026 saying:

'Unfortunately I won't be able to make the meeting and I am happy for it to be completed in my absence.

My apologies for the delay [REDACTED].

I will send an explanation from my perspective later this evening.'

6. Mr Gould sent a further email timed at 8.40pm on the night before the hearing, which referred to the complaint received by ACCA from his previous employer, Company A. However, it did not make any further reference to the hearing or his reasons for non-attendance.
7. 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.
8. Having satisfied itself that service had been effected in accordance with the regulations, the Committee went on to consider whether to proceed in the absence of Mr Gould. The Committee bore in mind that the discretion to do so must be exercised with the utmost care and caution.
9. The Committee was satisfied that Mr Gould was aware of the hearing and noted in particular that he had not made any application for an adjournment. In those circumstances, there was no reason for concluding he would attend on a further occasion if the hearing was adjourned, and accordingly there would be no benefit in doing so. Given the need to progress this matter expeditiously, the

Committee was satisfied it was in the interests of justice to proceed in Mr Gould's absence.

ALLEGATIONS AND BRIEF BACKGROUND

10. The allegations faced by Mr Gould were as follows:

Mr Craig Douglas Gould (Mr Gould), a member of the Association of Chartered Certified Accountants ('ACCA')

1. *Failed to co-operate with ACCA's Investigating Officer in breach of Complaints and Disciplinary Regulation 3(1) in that he failed to respond at all to any or all of ACCA's correspondence dated:*
 - a) *14 August 2024*
 - b) *29 August 2024*
 - c) *06 September 2024*

 2. *By reason of his conduct, Mr Gould is:*
 - a) *Guilty of misconduct pursuant to ACCA bye-law 8(a)(i); or in the alternative:*
 - b) *Liable to disciplinary action pursuant to bye-law 8(a)(iii)*
11. Mr Gould became a Member of ACCA on 11 April 2024.
12. On 13 July 2022, ACCA received a complaint about Mr Gould from Person 1 at Company A. The complaint related to Mr Gould's employment at Company A as its [REDACTED] between [REDACTED]. At the time Mr Gould was employed by Company A he was an affiliate member of ACCA, though subsequently admitted as a full member in April 2024.
13. On 14 August 2024, an ACCA investigations officer sent a letter to Mr Gould by secure email to his ACCA registered email address using ACCA's iCasework management system ('iCW'). The investigations officer provided Mr Gould with details of the complaint against him and requested information from him relating to it. The letter referred to the duty upon an ACCA member to co-operate with an investigation in CDR 3, which 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.*
 - (c) *A failure or partial failure to co-operate fully with the consideration or investigation of a complaint shall constitute a breach of these regulations and may render the relevant person liable to disciplinary action.*
14. On the same day, the investigations officer sent a non-secure email to Mr Gould's registered email address, using iCW, informing him that a secure email had been sent to his ACCA email address. It informed Mr Gould that, as some email systems automatically transfer secure emails to a junk folder, he should check his junk email items if he did not appear to have received the secure email.
 15. On 29 August 2024, in the absence of a response from Mr Gould, the investigations officer sent a further letter to Mr Gould by way of secure email, again sent to his registered email address using iCW. The letter noted that Mr Gould had not replied to the previous request for information, and gave a deadline of 5 September 2024 for him to do so. A non-secure email was also sent on the same day informing him that the secure email had been sent and that he should check his junk folder if he had not received it.
 16. On 06 September 2024, in the continuing absence of any response from Mr Gould, the investigations officer sent a further letter to Mr Gould by way of secure email, again accompanied by a non-secure email. Mr Gould was informed that an allegation under CDR 3 would be raised against him if he did not respond to the previous request for information by 13 September 2024.
 17. Additionally, on the same date the investigations officer sent a Microsoft Outlook email to Mr Gould's ACCA registered email address requesting Mr Gould to confirm receipt of the secure iCW emails. There was no response from Mr Gould.
 18. On 24 September 2024, the investigations officer contacted Mr Gould by way of a Teams call. The officer introduced himself and explained that he was

calling from ACCA and had been sending him emails which he had not responded to. Mr Gould said that the emails must have gone to his junk email items as he had not seen them. Mr Gould said that he would check his email items and email the investigations officer to confirm the position.

19. The investigations officer spoke to Mr Gould again on 27 September 2024 via Teams. He said that he had still not received a response from Mr Gould. Mr Gould said that he had been working away from home and been unable to check his laptop, but that he would be going home that evening when he would be able to access his laptop and check his emails. He said that he would be able to take a look at the emails over the following weekend.
20. At the date of the referral to this Committee, the investigations officer had received no response from Mr Gould.
21. ACCA alleged that Mr Gould's failure to reply to the emails sent on 14 August, 29 August and 06 September 2024 constituted a breach of CDR 3. ACCA relied on a file note showing that each of these three emails have a 'handshake' icon, which shows that they have been opened by the recipient.
22. Mr Gould did not provide any formal response to the allegations. He sent an email to ACCA on the evening before the hearing which related to the complaint made by Company A but not the allegations this Committee was concerned with.

DECISIONS ON ALLEGATIONS AND REASONS

23. The Committee considered the documents before it, the submissions of Mr Mustafa 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

24. The key issue for the Committee on this allegation was whether Mr Gould received the emails dated 14 August, 29 August and 06 September 2024 and, if so, whether he failed to respond to them.
25. The Committee was provided with information showing that the emails sent on those dates had been opened by the recipient. It was therefore clear to the

Committee from the evidence before it that the three emails in question were received by Mr Gould, and there is no evidence of any reply from him.

26. The Committee noted that Mr Gould had said in his telephone conversation with the investigating officer that the emails 'must have gone into his junk items'. However, the Committee noted that the emails had been sent as both secure and non-secure correspondence, and that there was no reason that the latter would have gone into a junk folder. Further, the Committee was provided with evidence showing that these emails had in fact been opened. It also noted that, in his email of 08 January 2026, Mr Gould referred to [REDACTED] by receiving emails from ACCA, which is not consistent with a suggestion that such emails go into his junk folder.
27. The Committee was satisfied that Mr Gould received the emails dated 14 August, 29 August and 06 September 2024 and that his failure to respond to them was intentional. This was a clear breach of his obligation to co-operate with an investigation under CDR 3(1).
28. Therefore, the Committee found Allegation 1 proved in its entirety.

Allegation 2

29. The Committee had to consider whether this conduct amounted to misconduct and therefore rendered Mr Gould liable to disciplinary action under Bye-law 8(a)(i).
30. Given the serious nature of the underlying allegations, Mr Gould was under a clear duty to co-operate with ACCA in its investigation. In the view of the Committee, his failure to do so was deliberate. Such a failure by a member can thwart ACCA in carrying out its obligations as a regulator and is, accordingly, an omission which falls seriously below the standards expected. The Committee also noted that the failure persisted over a significant period of time, despite Mr Gould being warned of the potential consequences for him, and was aggravated by the fact that he told the investigating officer on the telephone that he would respond but still failed to do so.
31. The Committee found that the conduct in Allegation 1 amounted to misconduct. Therefore, the Committee found Allegation 2(a) proved. As Allegation 2(b) was in the alternative, it was not necessary for the Committee to consider it.

SANCTION AND REASONS

32. 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 the parties and the advice of the Legal Adviser.
33. The Committee took into account that no previous disciplinary findings had been made against Mr Gould. That apart, the Committee could not identify any mitigating factors.
34. The Committee considered the following to be aggravating factors. The conduct in question was deliberate and sustained. The lack of an apology or explanation from Mr Gould demonstrated, in the Committee's view, a lack of insight. His failure to co-operate with his regulator undermines the disciplinary process, which has a potential to cause real harm to the public.
35. Having found that Mr Gould's actions amounted to misconduct, taking no further action was clearly not appropriate. The Committee therefore considered the available sanctions in ascending order of seriousness.
36. The Committee had regard to the GDS. Given the seriousness of the allegations, the fact that the conduct was deliberate and that Mr Gould had not demonstrated any insight, neither an admonishment nor a severe reprimand would be an appropriate sanction.
37. In light of the aggravating factors identified in paragraph 34 above, the Committee was satisfied that a severe reprimand would not be a sufficient sanction. The Committee considered that the conduct in question is fundamentally incompatible with continued membership of ACCA, and the only order which could protect the public is one of exclusion.
38. Therefore, pursuant to CDR 13(1)(c), Mr Gould is excluded from membership of ACCA. The Committee did not consider that it was necessary to additionally direct an extended minimum period during which an application for readmission would be prohibited.

COSTS AND REASONS

39. ACCA applied for costs in the sum of £8,720.50, subject to an appropriate reduction to reflect the actual rather than estimated length of the hearing. The application was supported by a schedule providing a breakdown of the costs incurred by ACCA in connection with the investigation and hearing.
40. The Committee considered that in principle a costs order should be made in favour of ACCA. It was satisfied that the costs sought were appropriate and had been reasonably incurred, save that it was proper to make some reduction in respect of the hearing costs. Mr Gould had not provided any information in respect of his means.
41. The Committee determined that the appropriate order was that Mr Gould pay ACCA's costs in the sum of £8,220.00.

EFFECTIVE DATE OF ORDER

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

Mr David Tyme
Chair
09 January 2026