Apostle Accounting: notes on a scandal

Lee Osborne, a former client of Apostle Accounting, gives a personal perspective about the nightmare he and his family endured after signing up with the firm

In early 2020, a former colleague reached out with news of a tax rebate she'd received through a firm called Apostle Accounting. She worked in the same industry as me and spoke highly of their services. I work in the food manufacturing industry and am PAYE.

Like many people, I often wondered if I was overpaying tax, so I figured it couldn't hurt to enquire. She passed along [then Apostle Accounting owner] Zoe Goodchild's contact details, and I sent an email in March 2020. That small decision marked the beginning of a nightmare that would spiral into emotional, financial and legal chaos.

After initial contact, Apostle emailed me a tax claim pack with pre-filled forms. Everything was conducted over email – no phone calls that I recall. Trusting that they were professionals, and reassured by my colleague's endorsement, I filled in the forms and sent them back. I didn't question their methods; they were the experts, and I was just an average working person with no knowledge of the tax system or accounting.

In December 2020, I began receiving approval requests via email from Iris Openspace for tax years ending 17, 18, 19 and 20. The amounts they claimed I was due seemed generous, but I had no reason to doubt them. I clicked 'approve' on each submission, trusting Apostle had acted in my best interest.

In January 2021, I received a payment of £14,539.77 from Apostle. They had retained £4,591.51 in fees from the total HMRC rebate of £19,131.28. At the time I didn't question the fee. I assumed they had earned it for navigating a complex tax system I didn't understand.

The money went to pay off debt, and towards a house.

The following year, Apostle contacted me again to offer their services for the tax year ending 2021. I was initially hesitant – questioning whether I was entitled to more money and thinking the process of sorting out my tax was complete, but I proceeded. In January 2022 I received another payment of £1,120.54. Apostle retained 24% of the original rebate (£1,474.40), just as before. I trusted the process.

The same thing happened again for the tax year ending 2022, but this time I owed HMRC approximately £978. Apostle also asked me to pay a £90 service fee. When I questioned this £978 bill, they told me on the phone to ignore it—it would “sort itself out” in my tax code.

It didn’t.

I eventually faced penalties and had to arrange a payment plan with HMRC for this £978.

In February 2023, I received a compliance check letter from HMRC. Initially, I assumed it was a random audit. Concerned, I emailed Apostle, asking about the £978 bill I had previously, my frequently changing tax codes, and the compliance check letter. I also asked if they could represent me in the process. I still trusted them and believed they could help.

Their reply was worrying. They admitted many clients were receiving similar letters and claimed HMRC had changed its stance, and very little they could do unless I could prove entitlement.

At this point, I still didn’t fully understand what had been claimed on my behalf. I now assumed it was maybe related to expenses I had with work – expenses I’d been reimbursed for and had documentation for. But I soon found out from HMRC that these claims were unrelated. The claims Apostle submitted were separate, and I had no evidence to support what they had filed on my behalf.

Shortly after contacting Apostle, the same former colleague who had referred me messaged again, asking if I’d also received a compliance check letter. She then sent me a screenshot of a new Facebook group set up for people affected by Apostle. She was stressed and emotional – the amount she might have to pay back was around £30,000.

I joined the group in March 2023. It had around 200 members at the time. Today, it has 1,400 members – people affected, people supporting loved ones, and those simply following events. The stories shared there were horrendous. I realised I wasn’t alone. I wasn’t just careless or naïve – I was one of hundreds, maybe thousands, caught in the same trap. And I started to get angry at how this was allowed to happen.

Some industry experts in the group explained that HMRC operates a ‘pay now, check later’ system. Many of us were completely unaware. We had trusted Apostle. We wrongly assumed they’d be liable, just like any other trusted profession.

I now felt a crime had been committed. I reported Apostle to Action Fraud. The stress started taking its toll. People were breaking down in the group, struggling to sleep, worried about debt, their homes, their families. I couldn’t stand on the sidelines anymore. I became an admin and began offering support. I created ‘The List’, to understand the scale of the issue. Messages flooded in. Some were heartbreaking.

All my spare time now went into this – messaging people, gathering data, emailing MPs, journalists, and government departments. For those of us affected, we believed that, if this was a crime, surely HMRC would go after Apostle – not us, the victims. That assumption was also wrong.

One Sunday evening after filing my Action Fraud report there was a knock at the door. Two uniformed police officers were conducting a welfare check. My partner called me downstairs, confused. My partner didn't know what was going on. After they left, I had to explain everything. It nearly ended our relationship.

The stress was now through the roof. I wasn't sleeping and felt extremely low. I was prescribed sleeping pills and antidepressants.

I submitted a Subject Access Request (SAR, a formal request for your data) to Apostle and wrote to my MP, Shailesh Vara. When Apostle failed to respond I filed a complaint with the Information Commissioner's Office (ICO).

In June 2023, HMRC sent a formal demand: £21,235.99, payable in one month. With adjustments and interest it rose to £22,393.66. How could anyone be expected to find that kind of money in 30 days?

I sent Apostle a Letter Before Action demanding they comply with the SAR, refund their fees and cover my HMRC interest, prescription costs, and time spent fighting the case. I asked for £9,317.19 or I would proceed with a small claims action.

On 21 June 2023, the ICO confirmed Apostle had violated my data rights – a small but meaningful win. I filed a formal appeal with HMRC on 3 July. I couldn't afford legal help, so I did it all myself, using a few tips some people had sent me.

The process was long and stressful. HMRC communications were full of jargon and technicalities. It was overwhelming. I am naturally a calm and laidback guy and very resilient, but it was starting to get too much.

I was in frequent contact with journalists by now, sharing data and connecting them to other victims. I even was telling MPs exactly how many of their constituents were affected from my data.

I informed Apostle of my intention to proceed with small claims action on 13 July. Around that time, ERSOU (Eastern Region Special Operations Unit) visited my home to take a formal statement.

BBC's Rip Off Britain filmed at my house. BBC Look East and Watchdog also ran pieces.

I was now active on Twitter, where Zoe Goodchild first messaged me privately, trying to defend her actions in reply to some of my damning posts about Apostle, Subsequently, Zoe Goodchild reported me for harassment. Suffolk Police sent me a formal letter – ironically, to the wrong address, breaching my data. I complained and received a £700 settlement, which I used to pay part of my HMRC bill. The case was closed, and I was also cleared of any wrongdoing in the process.

Around the same time I was banned from Twitter.

Meanwhile, Zoe Goodchild's social media posts continued, displaying a lavish lifestyle, still running what looked like a new accounting business and continuing to spend the 24% Apostle had made from everyone. She even insisted Apostle had done nothing wrong, blaming clients and HMRC, her behaviour causing more upset, stress and anger from affected clients.

A preliminary small claims hearing was set for 3 January 2024. I showed up to court alone – again, not being able to afford representation. Apostle didn't show up in person, but sent a barrister. At the last minute, their legal team requested the case be moved to the fast or intermediate track, meaning if I lost I'd have to pay their costs. The judge wasn't having it, denied their request and ordered Apostle to provide full disclosure on what they'd claimed on my behalf amongst other orders.

When I finally saw the breakdown of their claims I was stunned. I never authorised any of it. It was either fraudulent or utter incompetence, in my opinion.

The entire situation had strained my personal life further. My partner and I separated. I was still devoting most of my spare time to helping other victims, researching and seeking answers.

As my legal and HMRC battles dragged on, I began posting on LinkedIn, despite my desire to keep professional life separate from my personal tax disaster. LinkedIn proved powerful: it helped me reach people in the tax and accounting industries.

And yes, I even use TikTok and humour try get more exposure. Sometimes laughter is the only thing left.

One silver lining came when Jeremy Johnson at inTax reached out to me on LinkedIn and offered to review my HMRC appeal pro bono. Thanks to his fantastic work we settled my dispute during an ADR meeting with HMRC. The case hinged on technical aspects of the discovery process. In the end we agreed to a partial settlement: HMRC kept two years, and I kept two. It wasn't perfect, but it brought financial relief.

I was lucky. Many others aren't. They can't afford help. Some believe HMRC exploits this. And that's why they target individuals instead of agents.

Apostle is now in liquidation, first via members' voluntary, then creditors' liquidation. I joined the creditors' committee, though I can't discuss details.

But victims are still struggling. Some have spoken about suicide, some have attempted it. One person died. His widow blames the stress of the Apostle ordeal.

People have come out of retirement to pay back bills they never expected. Others are watching their mental health crumble. Many may never recover. Meanwhile, HMRC has remained unmoved.

And these are only the stories that brave people have shared, there's many more suffering in silence, too ashamed to tell their story.

We are average hard-working people, we are not tax experts. We trusted a company that never should've been allowed to operate this way.

Many victims blame HMRC as much as Apostle. How did HMRC allow a small firm in a back alley in Stowmarket siphon millions in taxpayer money – for years?

HMRC says it cares about people's well-being. I can say from this horrible experience that they don't.

From a non-expert's perspective, a fair outcome would be (in my opinion):

1. Victims repay only what they received from Apostle.
2. HMRC cancels the portion Apostle took as fees (usually 24%).
3. HMRC cancels all interest applied.

That would be fair. Because our only crime was trusting someone to handle our taxes.

It's been over two years since this story broke. We now know Apostle submitted tax returns including one vague line: 'Allowable Expenses'. No breakdown. No details.

The damage caused goes far beyond money. It's eroded trust, ruined relationships and sent shockwaves through households in a cost-of-living crisis.

It's staggering how long it takes for the system to catch and punish fraud or even gross incompetence – if it does at all. I'm honestly starting to believe that crime does pay, because I've seen firsthand how long people can get away with it, and how toothless enforcement often is. The only thing stopping me from setting up my own dodgy accountancy or tax rebate firm is my own moral compass. What's even more shocking is learning that this sector isn't properly regulated – it's basically the Wild West with calculators.

As of right now, life is looking up, I know I am fortunate to come out of the other side, battered emotionally and financially but okay. And that's why I still try to push as hard as I can for resolution for those still suffering.

One thing is clear: along with many others I will never fully trust an 'accountant' ever again.