Apostle: the story so far…

Paul Rosser relates the sorry tale of Apostle Accounting, since liquidated but still the subject of a police investigation

Apostle Accounting Limited was incorporated in 2012 and offered a range of bookkeeping and accountancy services.

Companies House shows that Apostle was owned by Zoe Goodchild, who was its sole director until her husband, Martin Goodchild, was added as a director and shareholder in 2019.

For the first five years of trading Apostle reported a fairly modest turnover, with £27,296 in 2016 and £58,239 in 2017 being shown on Companies House records.

Then, in 2018, things started to pick up for Apostle. It stopped reporting its turnover figures, but its cash in bank grew from £80,527 in 2018 to a whopping £671,482 in 2019.

This big improvement in its figures was likely due to the fact that around this time Apostle started to specialise in tax rebate claims for work-related expenses, particularly for employed taxpayers.

Things appeared to be going well, as the work-related expenses tax rebate claims submitted to HMRC were being processed and Apostle's clients were receiving the sums promised to them.

Due to word of mouth and social media advertising, Apostle saw good demand for its services, and between 2016 and 2023 Apostle told a reporter from the BBC that 1,400 people had used its services.

Many of Apostle's happy clients continued to use its services for several years, and the funds they received from HMRC amounted to tens of thousands of pounds, with Apostle keeping 20% plus VAT of the payment as their fee.

At the end of 2022, however, things started to go downhill; Apostle's clients began receiving letters from HMRC informing them that it would be undertaking compliance checks with regards to the tax rebates claimed. This came as a surprise to many, who had believed that HMRC had already checked and approved their tax rebate claims.

This was very concerning news for Apostle's clients. Many later told HMRC that they didn't know exactly what their tax rebate claim was for as Apostle had not provided them with a breakdown, nor had Apostle requested any evidence such as receipts from them.

In some cases, HMRC then also issued discovery assessments to enquire into Apostle's clients' tax rebates going back several years.

It was also at the end of 2022 that Zoe Goodchild formed Innovate Accountancy Limited, which offers virtual CFO, commercial funding and systems automation services.

And 2023 did not go well for Apostle, or its clients, as HMRC opened hundreds of compliance checks into the tax rebate claims which had been submitted.

In March 2023 Lee Osborne, a former client of Apostle, joined a support group on social media for Apostle clients who had been subject to a compliance check into a tax rebate claim. He then started collating the details of these clients, and by July 2023 there were 788 names on the list.

The total value of the tax rebate claims made by Apostle for these 788 individuals was in excess of £3.4m. Based on its standard fee rate, this would have equated to nearly £700,000 in fees for Apostle.

As Apostle confirmed, this represents just over half of the people who used their tax rebate service; the true total value of the tax rebate claims made by Apostle could be around £6million, which would have made Apostle around £1.2 million in fees.

During 2023, the scandal surrounding Apostle continued, with over 20 MPs organised by Jo Churchill MP meeting with HMRC after receiving concerning letters from their constituents explaining that they had trusted Apostle but now found themselves being questioned by HMRC.

Suffolk Police also confirmed it had received nearly 200 complaints and referrals with regards to alleged fraudulent activity undertaken by the owners of Apostle.

In April 2023, Zoe Goodchild was removed as the owner of Apostle and replaced with LSHE Holdings Ltd, a newly formed company which was owned by Goodchild and her husband. LSHE Holdings was struck off by Companies House in June 2025 for failure to submit any accounts.

In October 2023, Apostle Accounting Limited went into liquidation. This was at the same time the BBC TV show Rip Off Britain featured Apostle and told the story of how some of its clients were now facing paying HMRC back much more than they received, due to interest and Apostle's 24% fee. This included 4% VAT, which most Apostle clients couldn't reclaim due to either not being VAT registered or being employed.

News also emerged that one of the owners of Apostle, Zoe Goodchild, had earlier in the year been excluded from her professional body, the Institute of Certified Bookkeepers (ICB), and that it had imposed a £40,000 penalty on Apostle for failure to comply with anti-money laundering regulations.

In May 2024, four properties linked to Apostle were searched by police officers from the Eastern Region Special Operations Unit (ERSOU), with documents and digital devices being seized. A spokesperson for ERSOU said: "These searches form part of our investigation into reports of potential fraud, and we continue to follow several lines of inquiry."

Around the same time, the liquidator's first statement of affairs was released, which showed that Apostle owed HMRC over £200,000, and that the £40,000 penalty applied in relation to anti-money laundering failures was also outstanding.

During 2024 and 2025, HMRC continued to enquire into the tax affairs of Apostle clients, with many now facing a demand for repayment of the tax rebates submitted by Apostle on their behalf which they had never been entitled to.

In June 2025, one ex-Apostle client and a driver for UPS, Dennis Lucas, attended a tribunal in relation to a discovery assessment(s) HMRC had opened, Dennis Lucas v The Commissioners for HMRC [2025] UKFTT 702 (TC).

The tribunal provided several pieces of information regarding how Apostle conducted its business, including reference to Mr Lucas informing Apostle that HMRC had opened its discovery assessments, and that he expected Apostle to "deal with HMRC" as he "had no idea what you were claiming for and you told me it was all things I was entitled to". Instead of offering him the requested support, Apostle instead told Mr Lucas that they had reported him to the police.

The judge ruled in favour of HMRC stating: “As a person acting on behalf of Mr Lucas brought about the loss of tax deliberately, HMRC are entitled to issue discovery assessments for the tax years ended 5 April 2017 and 2018 in accordance with section 36.” The judge continued: “We have little doubt that Apostle acted deliberately in submitting tax returns containing the excessive and unallowable expense claims,” adding: “We have a great deal of sympathy for Mr Lucas who was misled by Apostle into authorizing claims which he believed to be legitimate, but which Apostle knew were not. However, we must apply the law as it stands.”

There has been no public update from ERSOU about their investigation into potential fraud by those behind Apostle, but as a judge has now stated that Apostle acted deliberately with regards to claiming tax reliefs they would have known their clients were not entitled to, this is bound to be of interest to them.

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