

SOLICITORS DISCIPLINARY TRIBUNAL

IN THE MATTER OF THE SOLICITORS ACT 1974

Case No. 10486-2010

BETWEEN:

SOLICITORS REGULATION AUTHORITY

Applicant

and

MUTALIB KAYODE ABIODUN MICHAEL ADELASOYE

Respondent

Before:

Mr J. N. Barnecutt (in the chair)

Mr M. Sibley

Mr R. Slack

Date of Hearing: 15th December 2011

Appearances

Geoffrey Hudson, Solicitor, of Penningtons Solicitors LLP, Abacus House, 33 Gutter Lane, London EC2V 8AR, for the Applicant.

There was no appearance by or on behalf of the Respondent.

JUDGMENT

Allegations

1. The allegations against the Respondent, contained within a Rule 5 Statement dated 24 March 2010 and two Rule 7 Supplementary Statements dated 14 October 2010 and 16 September 2011 respectively, were that he:
 - 1.1 Acted contrary to Rules 1.02, 1.06 and 10.01 of the Solicitors' Code of Conduct 2007 ("SCC") in that on two occasions he submitted a mortgage reference form to lenders which purported to have been completed and submitted by his employer and in which he gave false and enhanced salary details for himself when in each case the employer had neither completed nor submitted the form. For the avoidance of doubt, dishonesty was alleged against the Respondent. It was not, however, necessary to prove dishonesty in order to prove the allegations themselves;
 - 1.2 At the Crown Court at Lewes:
 - 1.2.1 On 29 July 2010 he was convicted upon indictment of conspiracy to facilitate the commission of breaches of immigration laws for which he was;
 - 1.2.2 On 6 September 2010 sentenced to 4 years imprisonment;
 - 1.3 At the Crown Court at Croydon:
 - 1.3.1 On 10 August 2011 he was convicted upon indictment of two counts of dishonestly making false representations to make gain for self/another or cause loss to other/expose other to risk for which he was;
 - 1.3.2 On 10 August 2011 sentenced to 42 months imprisonment.

Documents

2. The Tribunal reviewed all the documents submitted by the Applicant and the Respondent, which included:

Applicant

- Application and Rule 5 Statement dated 24 March 2010 and Exhibit "GRFH 1";
- Application and first Rule 7 Supplementary Statement dated 14 October 2010 and exhibit "GRFH 2";
- Application and second Rule 7 Supplementary Statement dated 16 September 2011 and exhibit "GRFH 3";
- Submissions on behalf of the Applicant dated 14 December 2011;
- Applicant's Schedule of Costs dated 16 November 2011.

Respondent

- Letters from the Respondent to the Tribunal, dated 29 November 2011 with supporting documents, and 12 December 2011.

Preliminary Matters

3. This matter was originally listed for substantive hearing on 22 February 2011, but was delayed on the application of the parties pending the determination of two discrete sets of criminal proceedings against the Respondent in the Lewes and Croydon Crown Courts. The criminal proceedings were completed by 10 August 2011. The Respondent was currently serving prison sentences, having appealed unsuccessfully against the conviction imposed at Lewes Crown Court, and with an application for leave to appeal pending against the conviction and sentence imposed at Croydon Crown Court.
4. The matter was listed for mention on 6 September 2011, when the Applicant obtained permission to lodge the second Rule 7 Supplementary Statement, it being over 12 months since the date of the Application. Due to an oversight in the Tribunal office, this Statement was not certified by a solicitor member as showing a case to answer until 9 December 2011. The Tribunal served the Statement on the Respondent by fax the same day. He was informed by the Tribunal's Clerk that the Tribunal would be requested to abridge the time for service at the substantive hearing and he was invited to make representations. The Respondent replied by letter dated 12 December 2011 in which he raised no objection to time being abridged; he said that he had served notice of appeal against the conviction
5. The Tribunal therefore ordered that the time for service of the second Rule 7 Supplementary Statement dated 16 September 2011 be abridged and confirmed good service on the Respondent by the Tribunal by fax dated 9 December 2011.
6. The Respondent had not attended the hearing in person and was not represented. The Tribunal had power under Rule 16(2) of the Solicitors (Disciplinary Proceedings) Rules 2007 ("SDPR") to hear and determine the Application if it was satisfied that notice of the hearing had been served on the Respondent in accordance with the SDPR. The Tribunal was satisfied that the Respondent had been properly served with notice of the hearing. His letter to the Tribunal dated 29 November 2011 was headed "SUBSTANTIVE HEARING, THURSDAY, 15 DECEMBER 2011." There was therefore no doubt that he was aware of the hearing date. His correspondence gave no indication that he had made an application to the relevant authorities to be present at the hearing. Although he did not say so in terms, he appeared to expect that the application would be determined in his absence. The Tribunal decided to exercise its power to proceed.

Factual Background

7. The Respondent was born on 31 May 1960 and was admitted as a solicitor on 16 January 2006. His name remained on the Roll of Solicitors.
8. The Respondent started a training contract with CCC Solicitors ("CCC") on 5 May 2005. After his admittance to the Roll, he continued to be employed by CCC as an immigration adviser on an annual salary of £25,000 until 2 November 2007.
9. On 26 October 2001 the Respondent purchased a property in Hastings for £200,000 with the assistance of a mortgage.

10. In February 2007 the Respondent informed CCC's Practice Manager, Ms G, of his intention to remortgage the property. He asked Ms G if CCC could provide his proposed lenders with salary details enhanced so as to include future bonuses that he might earn. CCC refused his request.
11. The Respondent proceeded with an application, using brokers HS, to the Principality Building Society ("Principality") for a remortgage of £332,500. The application included the following information (answers to request for information in bold type):
- Job title: **Solicitor**
 - Employer's name: **C... C... C...**
 - Basic salary: **£78,000**
 - Other pay/income: **£6000**
 - Nature of other pay/income: **Minister of Religion**
12. In support of his remortgage application, the Principality Employer Reference Form ("Form 1") dated 13 September 2007, purporting to be verified by the signature of Ms G, was prepared and submitted by the Respondent. Ms G had not had anything to do with the preparation/completion of Form 1 and had not signed it.
13. On 21 September 2007 the Respondent was informed that the maximum allowable advance that Principality was prepared to make to him was £294,500.
14. On an unknown date in or about October 2007, a second remortgage application for the same property for £323,000 was submitted by the Respondent, again using brokers HS, to Cheltenham & Gloucester Building Society ("C & G").
15. On about 10 October 2007 the C & G Employers Reference Form ("Form 2") purporting to be verified by the signature of Ms G was prepared and submitted by the Respondent. Again Ms G had not had anything to do with the preparation/completion of Form 2 and had not signed it. The completed form contained the following information (answers to request for information in bold type):
- Occupation or position: **Solicitor**
 - Date employment commenced: **05.05.05**
 - Gross basic income per annum: **£78,000**
 - Total gross amount paid to employees for each of the last three months: **£6,500 31.07.07; £6,500 31.08.07; £6,500 28.09.07.**
16. On 29 October 2007 the Principality contacted CCC with enquiries into the Respondent's employment and salary status. The Firm then became aware that Form 1 containing false information had been submitted to the Principality. On 29 October 2007 the Respondent met with Ms G and a CCC Director so that the Respondent could explain the circumstances regarding the submission of Form 1 to Principality. He denied any wrongdoing and blamed his brokers HS. On 2 November 2007 the Respondent's employment was terminated with immediate effect. The Respondent's

application to the Principality was cancelled as soon as these matters came to light and they did not advance money to him. Further, CCC reported the Respondent's conduct to the Solicitors Regulation Authority ("SRA") on 12 November 2007.

17. On 22 November 2007 C & G advanced the Respondent the sum of £323,000 by way of remortgage.
18. On 24 June 2008 the SRA wrote to the Respondent requesting his response to allegations that he had breached Rule 1 SCC in that during his employment in the course of applying for a mortgage he had forged a reference as follows:
 - he had quoted false salary details, stating that his salary was £78,000 when it was £25,000;
 - he had forged Ms G's signature; and
 - he had thereafter submitted the false reference to the building society in support of his mortgage application.
19. On 29 October 2008 the Respondent replied as follows:
 - he denied quoting false salary details and explained that the figure of £78,000 had been given to HS with an explanation that it was a combination of his and his wife's salary;
 - he denied that he had forged Ms G's signature; and
 - he explained that he had:
 - sent the form to HS for them to complete the salary details before
 - they in turn sent it on to Ms G to sign before
 - she in turn would forward it to the building society.
20. On 12 March 2009 an Adjudicator referred the Respondent's conduct in respect of his remortgage application to the Principality to the Tribunal.
21. The Rule 5 Statement in relation to the above matters was dated 24 March 2010. Criminal proceedings progressed slowly; the Respondent did not enter his plea (of not guilty) until 30 April 2010. The criminal proceedings, which arose from the same facts, were strongly defended and relatively protracted. On 10 August 2011 the Respondent was convicted upon indictment by a jury at Croydon Crown Court of:
 - 21.1 Dishonestly making false representation to make gain for self/another or cause loss to other/expose other to risk;
 - 21.2 Dishonestly making false representation to make gain for self/another or cause loss to other/expose other to risk.
22. On 10 August 2011 the Respondent was sentenced to 42 months imprisonment on both counts to run concurrently. When passing sentence, the Judge, Mr Recorder N. Saunders stated as follows:

- 22.1 The value involved (£323,000) had been high;
- 22.2 The fact that the fraud had been a planned event was an aggravating feature;
- 22.3 A more important aggravating feature had been the fact that the Respondent had been in a position of trust as a solicitor with less likelihood of a check being made upon his reference than upon the reference of a normal member of the public;
- 22.4 A further aggravating feature had been the fact that the Respondent had, in the course of his evidence, sought to blame others;
- 22.5 The Respondent had lied to the jury.
23. The Respondent had applied for leave to appeal the Croydon Crown Court conviction and sentence. The application was currently with the Court of Appeal Criminal Division, with no indication as to when it would be considered by a Judge.
24. On 29 July 2010 the Respondent was tried and convicted upon indictment at Lewes Crown Court of conspiracy to facilitate the commission of breaches of immigration laws. On 6 September 2010 he was sentenced to a term of four years imprisonment. A summary of the facts on which the conviction was based was set out in His Honour Judge Hayward's observations when passing sentence, as set out below.
25. Between July 2005 and July 2009, 383 marriages were arranged and conducted at St Peter's Church in St Leonards. A few of those marriages were genuine, but the vast majority, certainly about 360 of them, were not. The sole purpose was for the non-European Economic Area ("non-EEA") National to acquire the right to live and work in the United Kingdom, which right he would not otherwise have enjoyed.
26. The marriages were invariably between young women from Eastern Europe and men from Africa. The participants were willing, but the Judge noted that the conspiracy involved the exploitation of two vulnerable groups. The Eastern European women had usually come to the United Kingdom for a better life but found themselves trapped in poor accommodation and in hard and very low paid jobs. They were vulnerable to being exploited and agreed to marry for money. The African men were often failed asylum seekers who had exhausted all their rights of appeal and legal remedies to stay in the United Kingdom and were desperate to avoid being returned to their own countries for an uncertain future.
27. The Respondent's role in the conspiracy was described by the Judge. He was a solicitor who specialised in immigration work. He was also the pastor of an evangelical church in Hastings, an area designated by the Home Office for immigrants into the United Kingdom to live pending the determination of their applications for leave to remain in the country. He therefore had a large number of contacts among immigrants, particularly from Africa, who wished to remain in the United Kingdom.
28. The Respondent was determined to ensure that his clients, and those who looked to him for help and advice, should remain in the United Kingdom whatever it took and, accordingly, advised them (perhaps only informally) that marriage to an EEA National would give them the right to remain. He was careful not to commit such advice to writing. There was also evidence that he was willing to advise those taking part in the marriages he arranged as to what answers they should give if called to the

Home Office to be interviewed about the validity of their marriages.

29. The Judge observed that as a solicitor the Respondent's first duty was to the law. He agreed with Prosecuting Counsel that this was a "massive and systematic immigration fraud". He said that there was no mitigation, noting that none of the conspirators had pleaded guilty or expressed remorse. He said there was no suggestion by the Respondent that he had been acting for altruistic reasons to help people he felt sorry for and who he wished to help despite the law. The Judge observed that he had little doubt that the Respondent's motives in being involved in the conspiracy were because he felt that the immigration laws were unfair and that his clients and members of his congregation who looked to him for help ought to be allowed to remain in the United Kingdom, notwithstanding the law. He commented that for a solicitor to have such an attitude could not be condoned. He further characterised the behaviour of the Respondent and his co-conspirators as having been concerned with large scale, systematic and premeditated deceit over a significant period of time.
30. When sentencing, the Judge prefaced his remarks by stating that the court could not overlook the sheer scale of the immigration fraud (about 360 people, by deceit, becoming spouses of EEA Nationals and thereby acquiring the right to apply for leave to remain in the United Kingdom). He said that only a prison sentence was appropriate to punish the conspirators, but, more importantly, to deter others who were considering becoming involved in immigration abuse. On that basis the Respondent was sentenced to 4 years imprisonment.
31. The Respondent sought leave to appeal against his conviction on a number of grounds. His renewed application was refused by the Court of Appeal Criminal Division on 22 July 2011 on the basis that there were no arguable grounds which would persuade the full court that the Respondent's conviction was in any way unsafe.

Witnesses

32. None

Findings of Fact and Law

33. The Tribunal prefaced its findings of fact and law by stating that the Respondent had not admitted any of the allegations. The allegations had therefore been treated as being denied and the Applicant had been required to prove the same to the criminal standard, namely beyond reasonable doubt.
34. The Tribunal had read carefully the contents of the Respondent's letter dated 29 November 2011 and supporting documents. The letter contained a very detailed explanation from the Respondent setting out his version of the facts underlying the two convictions against him for which he was serving lengthy sentences of imprisonment. The Tribunal noted that the Respondent's appeal against the conspiracy conviction had failed. It also noted that there was an outstanding application for leave to appeal against conviction and sentence in relation to the dishonest false representations conviction. However, as the Respondent had correctly identified and acknowledged at paragraph 4 on page 3 of his letter, the Tribunal would not normally go behind a conviction.

35. Rule 15(2) SDPR provided that:

"A conviction for a criminal offence may be proved by the production of a certified copy of the certificate of conviction relating to the offence and proof of a conviction shall constitute evidence that the person in question was guilty of the offence. The findings of fact upon which that conviction was based shall be admissible as conclusive proof of those facts save in exceptional circumstances."

36. In order to provide protection to respondents, Rule 21(5) provides that, where the Tribunal has made a finding based solely upon the certificate of conviction for a criminal offence which is subsequently quashed the Tribunal may, on the application of either party to the application in respect of which the finding arose, revoke its finding.

37. The Tribunal was satisfied that the findings of fact upon which the convictions were based were admissible as conclusive proof of those facts. There were no exceptional circumstances in this case. The Respondent's application for leave to appeal against the conviction for conspiracy had been refused on two occasions and the conviction stood. Further, the dishonest false representations conviction stood regardless of the fact that there was an outstanding application for leave to appeal. Adequate protection was provided to the Respondent by Rule 21(5) SDPR.

38. **Allegation 1.1 - Acted contrary to Rules 1.02, 1.06 and 10.01 SCC in that on two occasions he submitted a mortgage reference form to lenders which purported to have been completed and submitted by his employer and in which he gave false and enhanced salary details for himself when in each case the employer had neither completed nor submitted the form. For the avoidance of doubt, dishonesty was alleged against the Respondent. It was not, however, necessary to prove dishonesty in order to prove the allegation.**

38.1 It was alleged that the Respondent had by his actions as described above breached SCC Rule 1.02 (failed to act with integrity), Rule 1.06 (behaved in a way likely to diminish the trust the public placed in him and the profession) and Rule 10.01 (used his position to take unfair advantage of someone for his own benefit). On 10 August 2011 the Respondent was convicted of two counts of dishonestly making false representations to make gain for self/another or cause loss to other/expose other to risk. That conviction arose from the same facts as this misconduct allegation. The Applicant submitted that the Judge's sentencing remarks highlighted in the second Rule 7 Supplementary Statement and recited at paragraph 22 above confirmed the serious nature of the Respondent's dishonest/fraudulent conduct. The Applicant further submitted that the Tribunal was entitled to make its findings concerning the Respondent's misconduct based on the fact of his conviction and the Judge's sentencing remarks.

38.2 The Tribunal had read the Respondent's explanation. It noted that he continued to deny any wrongdoing in respect of the provision of the false mortgage reference forms which he submitted to lenders. He blamed others entirely for what a jury had decided beyond reasonable doubt after hearing evidence at trial were his own acts. He continued with his protestations of innocence in his written explanation to the Tribunal in spite of the Judge having referred to the fact that he had blamed others during the course of giving his evidence at trial and lied to the jury as aggravating

features. The Tribunal would not go behind the decision of the jury and the findings of fact upon which the conviction was based. The Tribunal accepted the submissions of the Applicant and based its decision on the facts that led to the Respondent's conviction. The Tribunal also accepted the Judge's sentencing remarks. It rejected the Respondent's explanation for what had happened. For the avoidance of any doubt, the Tribunal found that the Respondent's conduct was dishonest by the ordinary standards of reasonable and honest people and that he himself realised that by those standards his conduct was dishonest.

- 38.3. The Tribunal therefore found the allegations including the allegation of dishonesty, which were denied, substantiated on the facts and the documents (and in particular, the facts underlying the conviction) beyond reasonable doubt.
39. **Allegation 1.2 - At the Crown Court at Lewes on 29 July 2010 he was convicted upon indictment of conspiracy to facilitate the commission of breaches of immigration laws for which he was on 6 September 2010 sentenced to 4 years imprisonment.**
- 39.1 A Certificate of Conviction (Trial) dated 7 October 2010, sealed and signed by an Officer of the Crown Court had been provided to the Tribunal in accordance with Rule 15(2) SDPR. Under that Rule the Certificate constituted evidence that the Respondent was guilty of the offence. The Tribunal found the findings of fact upon which the conviction was based admissible as conclusive proof of those facts. The Tribunal therefore found the allegation, which was denied, substantiated beyond reasonable doubt.
40. **Allegation 1.3 - At the Crown Court at Croydon on 10 August 2011 he was convicted upon indictment of two counts of dishonestly making false representations to make gain for self/another or cause loss to other/expose other to risk for which he was on 10 August 2011 sentenced to 42 months imprisonment.**
- 40.1 A Certificate of Conviction dated 16 August 2011, sealed and signed by an Officer of the Crown Court had been provided to the Tribunal in accordance with Rule 15(2) SDPR. Under that Rule the Certificate constituted evidence that the Respondent was guilty of the offence. The Tribunal found the findings of fact upon which the conviction was based admissible as conclusive proof of those facts. The Tribunal therefore found the allegation, which was denied, substantiated beyond reasonable doubt.

Previous Disciplinary Matters

41. None

Mitigation

42. The Tribunal read the letter from Respondent dated 29 November 2011 which contained mitigation. He referred at length to his belief that he had not done anything wrong and blamed others for his situation. The Respondent referred to his professional history and his charitable work. It was clear from his submissions that he had had to work hard and be persistent in order to qualify as a solicitor. The Respondent said that he set up the Ark of Hope charity to provide free advice and

assistance as well as representation for refugees and asylum seekers. Ultimately he went to work for CCC and he referred to those at the Firm as his friends and his "second family". The Respondent referred to difficulties in his personal life, which he said had caused or contributed to problems within his community and at work. It seemed that there were also financial difficulties throughout the relevant period. The Respondent referred to his health issues, although there was no medical evidence before the Tribunal. He said that his employers supported him through his health crises, including moving his office in order to accommodate his restricted mobility.

43. In relation to his financial circumstances, the Respondent said that he was "destitute". He had no properties or investments of any kind, or monies, insurance policies or pension schemes. He was indebted in respect of credit cards, personal loans and bank overdrafts to the extent of £100,000. He owed money to individuals to cover client monies of £2,435 seized from his premises when he was arrested on 18 November 2009. Following his dismissal from CCC he worked at Ark of Hope Consulting Solicitors until it closed on 3 September 2010; the practice was intervened by the SRA on 24 September 2010. He complained about the intervention costs. The Respondent said that he was also subject to a Confiscation Order of £62,000. He submitted that he had no means of paying any costs order that might be made against him. Due to lack of means he was unable to afford proper legal representation in his criminal proceedings and before the Tribunal. He asked for all the matters set out in his letter to be taken into consideration, and that those matters should be reflected in the Tribunal's decision. The Respondent asked the Tribunal to bear in mind his emotional, physical and medical condition and circumstances around the time of the offences (which he referred to as "alleged offences"), and the way they came about and the injustice he had suffered, which in his words:

"culminated in the letting go of the guilty and convicting the innocent".

Sanction

44. The Tribunal had found the three allegations, including an allegation of dishonesty in relation to allegation 1.1, substantiated beyond reasonable doubt
45. It would be otiose for the Tribunal to repeat the remarks of the two Learned Sentencing Judges; they were set out in detail above. The Tribunal had read the Respondent's explanation for what had occurred and his comments in mitigation. The Tribunal found the Respondent's protestations of innocence and abdication of all responsibility for his actions to be unattractive. The Respondent showed no insight into how he had come to be in his current predicament. He continued to blame others for his downfall and demonstrated no remorse for what he had done. This was in many ways a sorry tale as the Respondent had worked hard to become a solicitor against difficult odds. He had created an opportunity to do great good for those in the Hastings area who were in need of assistance and to bring credit on himself and the profession; he had thrown that opportunity away. Further he had been extremely fortunate in finding employers at CCC Solicitors who were prepared to support him in building up a business and through his episodes of ill-health. He had grossly betrayed the trust that had been placed in him by CCC. He described the people there as his "friends and second family". As such they were entitled to expect and deserved better from him, and the Tribunal could only imagine how disappointed they must feel at having been let down so badly.

46. The Tribunal had concluded that the only reasonable and proportionate sanction was to strike the Respondent off the Roll of Solicitors. A lesser sanction would be a dereliction of the Tribunal's duty to the public and the profession. The Respondent's dishonest conduct demonstrated that he was not fit to be a member of the profession. If he were allowed to remain on the Roll he would be an obvious danger to the public, future clients and employers. He would also present a significant risk to the public's confidence in the reputation of the profession. His integrity and trustworthiness had been brought into question by his conduct and it was highly unlikely that they were capable of being recovered.
47. The Tribunal made it clear that it would have made a striking off order based solely on allegation 1.2, the conviction for conspiracy to facilitate the breaches of immigration laws, if that had been the only allegation. The Tribunal's finding that that allegation had been substantiated would of itself have led to the sanction of striking off. The underlying facts involved a massive, systematic, planned immigration fraud on a large scale, as found by the Learned Judge. In addition the Tribunal also had to take into account a conviction for serious fraud and an allegation of misconduct including an allegation of dishonesty. The Respondent had been found guilty of a serious breach of trust and should be sanctioned accordingly. The Tribunal would be failing in its public duty if it did otherwise than strike the Respondent off.

Costs

48. The Applicant applied for costs totalling £13,609.32. Costs were not agreed by the Respondent who had been served with the Applicant's Schedule of Costs dated 16 November 2011. The Respondent's means were referred to at paragraph 43 above. He said that he could not afford to pay any contribution towards the costs.
49. Mr Hudson submitted that the proceedings had been protracted and complicated. They commenced as a case of misconduct. The SRA was not at that stage aware that criminal proceedings arising out of the same facts were pending. On becoming so aware, the SRA acceded to the Respondent's request that the Tribunal proceedings be stayed to let the criminal proceedings catch-up. A directions appointment had to be adjourned due to the existence of the criminal proceedings arising out of the immigration matters, which in turn set off another course of SRA enquiries. A lot of work was done in relation to the fraud proceedings, including liaison with the Police. However the majority of the costs incurred related to the initial SRA investigation of misconduct. Mr Hudson referred to the Respondent's letter dated 29 November 2011 and in particular the intervention costs. Details of the same were provided in the Respondent's bundle; they totalled £5,488.33 and remained outstanding. In addition, there was an unsatisfied compensation order. Mr Hudson invited the Tribunal to assess the costs summarily in order to avoid incurring the further expense of detailed assessment.
50. The Tribunal could see the good sense in summarily assessing costs in order to avoid incurring the cost of detailed assessment. The Tribunal considered the Schedule and noted the breakdown. The claim for costs was reasonable and proportionate in all the circumstances. The Tribunal ordered the Respondent to pay the costs of and incidental to this application and enquiry summarily assessed in the sum of £13,609.32.

Statement of Full Order

51. The Tribunal Ordered that the Respondent, Mutalib Kayode Abiodun Michael Adelasoye, solicitor, be Struck Off the Roll of Solicitors and it further Ordered that he do pay the costs of and incidental to this application and enquiry summarily assessed in the sum of £13,609.32.

Dated this 10th day of January 2012

On behalf of the Tribunal

Mr J Barnecutt
Chairman