

CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO
CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO ACT, 2017

DISCIPLINE COMMITTEE

IN THE MATTER OF: An Allegation against, **MIHONRON M. CAMARA**, a suspended member of the Chartered Professional Accountants of Ontario, under **Rule 104.2** of the CPA Ontario Code of Professional Conduct

BETWEEN:

**Chartered Professional Accountants of Ontario
Professional Conduct Committee**

-and-

Mihonron M. Camara

APPEARANCES:

For the Professional Conduct Committee:

Michael Byers, Counsel
Asli Deniz Eke, Counsel

For Mihonron M. Camara:

Not Present and Not Represented

Heard:

September 6, 2023

Decision and Order effective:

September 6, 2023

Release of written reasons:

October 20, 2023

REASONS FOR THE DECISION AND ORDER MADE SEPTEMBER 6, 2023

I. OVERVIEW

- [1] The Professional Conduct Committee (“PCC”) of the Chartered Professional Accountants of Ontario (“CPA Ontario”) has made an Allegation of professional misconduct that Mihonron M. Camara failed to cooperate with the regulatory process of CPA Ontario (the “Allegation”). The PCC alleges that in or about the period of March 24 to May 10, 2023, Camara failed or refused to promptly produce documents when required to do so by CPA Ontario. This hearing was held to determine whether the Allegation was established and whether the conduct breached Rule 104.2 of the CPA Ontario Code of Professional Conduct (“the Code”) and amounted to professional misconduct.
- [2] Camara had been a member of CPA Ontario since 2017. At the time of the hearing, Camara was administratively suspended as a result of his failure to submit his Annual Membership

Dues and Continuing Professional Development requirements.

II. THE COMPLAINT AND THE ALLEGATION

- [3] Company A complained to CPA Ontario about Camara's alleged misconduct (the "Complaint"). The Complaint alleged, among other things, that Camara falsified cheques and received unauthorized payments by misappropriating funds that were intended for third parties/vendors.
- [4] On March 24, 2023, CPA Ontario retained Ian Wintrip, CPA, CA, CBV, DIFA, CFF, to investigate the Complaint. When Camara was advised of Wintrip's appointment, he indicated that he was not going to cooperate with the investigation without a court order.
- [5] On April 11, 2023, Wintrip asked Camara to produce certain documents and attend an interview. Camara declined on the basis that he was not required to produce any documents to CPA Ontario without a court order.
- [6] CPA Ontario advised Camara about his professional obligation to cooperate with the investigation. Camara replied that he did not recognize the "so-called rules" of CPA Ontario and accused CPA Ontario of advocating for Company A.
- [7] On May 15, 2023, the PCC approved the Allegation, which alleged that Camara had failed to cooperate with the regulatory process of CPA Ontario in that he had failed or refused to promptly produce documents when required to do so by CPA Ontario.
- [8] The standard of proof in regulatory matters, unless stated otherwise, is "balance of probabilities," meaning whether it is more likely than not that the events occurred.
- [9] The onus was on the PCC to show on a balance of probabilities that Camara's conduct as set out in the Allegation breached Rule 104.2 of the Code and constituted professional misconduct.

III. PRELIMINARY ISSUES

- [10] Camara did not attend the hearing, nor did he have a representative attend on his behalf. In order to proceed in his absence, the Panel had to be satisfied that Camara received proper notice of the Allegation and the hearing.
- [11] The Panel was initially prepared to wait for 15 minutes for Camara or his representative to join the videoconference hearing. Due to technical issues experienced by one of the panel members, the hearing did not reconvene until 50 minutes after the scheduled start of the hearing. This allowed Camara to appear before the Panel over the said duration of time instead of the allotted 15 minutes. Camara did not appear at any time.
- [12] The Panel sought evidence and submissions from the PCC to establish that notice of both the Allegation and the hearing had been provided to Camara. The PCC provided the Panel with a procedural chronology, which is attached at Schedule "A" to these Reasons for Decision.
- [13] To facilitate communication with CPA Ontario, members are required to provide CPA Ontario

with their residential and employment address, business and home telephone number, and preferred and alternate email address, and to provide notice of any changes to their contact information. Without this information, CPA Ontario cannot fulfil its obligations to regulate the profession.

- [14] The *Rules of Practice and Procedure* provide that an originating process, such as an allegation, must be served by either personal service or an “alternative to personal service.” “Alternative to personal service” includes emailing a copy of the document to the email address contained in CPA Ontario’s records or to the last known email address of the member.
- [15] All documents other than the originating process, such as the Notice of Hearing, may be served by personal service or by sending a copy of the document by courier or email to the member’s last known address or email address.
- [16] The PCC attempted to serve the Allegation on Camara by email as well as personally. They engaged the services of a process serving company in Toronto. When the process server went to the address in CPA Ontario’s records for Camara, they were advised that he had moved from that residence in October 2022 and there was no forwarding address or a telephone number for him. The process server left a voicemail for Camara and sent him an email, however Camara did not respond.
- [17] Alyssa Girardi, a Professional Standards Coordinator in the Investigations and Prosecutions department of CPA Ontario, served the Allegation on Camara by email on May 29, 2023. The email address for Camara that Girardi used was found in the CPA Ontario member profile for Camara. This email did not “bounce back” to Girardi as having been undelivered.
- [18] As set out below, in March and April 2023, Camara responded to emails from Jean Lu, Professional Standards Counsel, and Wintrip that were sent to his email address listed in CPA Ontario’s records.
- [19] Other documentation related to the Allegation was emailed to Camara by the law firm of Crawley MacKewn Brush LLP, counsel for the PCC. These included the following:
 - a) July 18, 2023 - Pre-Hearing Conference Memorandum;
 - b) July 21, 2023 - Letter dated July 21, 2023; Investigator Report dated April 25, 2023; and Document Brief to the Investigator Report dated April 25, 2023;
 - c) July 21, 2023 - Disclosure Letter;
 - d) August 2, 2023 - Letter dated August 2, 2023; Affidavit of Ian Wintrip affirmed July 5, 2023; and Affidavit of Service of Alyssa Girardi affirmed June 5, 2023.
- [20] CPA Ontario also had an address for Camara in Montreal. Counsel for the PCC also retained a process serving company in Montreal to personally serve the above-noted documents at a residential address they had found in correspondence dated February 1, 2022, between Company A and Camara. A tenant at that location advised that Camara was no longer living at that address. The Montreal process server telephoned and emailed Camara but did not receive a response. The process server also contacted persons at four different addresses

and telephone numbers registered as “M. Camara,” but they were unsuccessful in finding Camara.

- [21] Based on the above evidence, the Panel was satisfied that the Allegation was served upon Camara in accordance with the *Rules of Practice and Procedure*.
- [22] The Tribunals Office emailed the Notice of Hearing to Camara on July 28, 2023, to the email address on record for Camara. The Notice of Hearing confirmed that the hearing was scheduled to proceed on September 6, 2023 at 9:30 AM by videoconference. The Notice of Hearing also stated that the Discipline Committee may proceed in his absence if Camara did not attend the hearing
- [23] By email to Camara dated September 5, 2023, PCC counsel reminded him that the hearing would proceed the following day at 9:30 AM as an electronic hearing. Counsel provided Camara with the videoconference link to the hearing. There was no evidence that the email from the PCC counsel had “bounced back” to them as having been undelivered, strengthening the argument that it had been received.
- [24] The Panel reviewed these documents and concluded that notice of the hearing date, time and log in information were provided to Camara. He was advised of the consequences of non-attendance and, as set out above, he had not appeared at the hearing by 10:20 AM. In making a decision to proceed with the hearing in the absence of Camara, the Panel took into consideration the comments that Camara made to Iu and Wintrip about his participation in the regulatory process, his failure to attend the pre-hearing conference, and his failure to engage with counsel for the PCC. The Panel was prepared to proceed in Camara’s absence in the circumstances.

IV. ISSUES

- [25] The Panel identified the following issues arising from the Allegation:
 - A. Did the evidence establish, on a balance of probabilities, the facts on which the Allegation by the PCC was based?
 - B. If the facts alleged by the PCC were established on the evidence on a balance of probabilities, did the Allegation constitute professional misconduct?

V. DECISION

- [26] The Panel found that the evidence established, on a balance of probabilities, the facts set out in the Allegation of professional misconduct.
- [27] The Panel was satisfied that the Allegation constituted a breach of Rule 104.2 of the Code and having breached this Rule, Camara committed professional misconduct.

VI. REASONS FOR THE DECISION ON MISCONDUCT

Findings of Facts on Which the Allegation was Based

- [28] Company A complained to CPA Ontario, alleging that Camara had falsified cheques and received unauthorized payments by misappropriating funds that were intended for third parties/vendors. The Panel noted that these were serious allegations, however the Panel appreciated that these allegations had not been proven at a hearing on the merits.
- [29] On March 24, 2023, Wintrip was retained to investigate the Complaint. Iu emailed Camara to inform him of Wintrip's retainer and explained that Wintrip was authorized to interview him and to require the production of any document or thing that he believed was relevant to the investigation.
- [30] On March 27, 2023, Camara responded by email to Iu, stating:
- Since it is [Company A] bringing the case against me, I truly believe that the Onus [sic] is on [Company A] to prove its case behind [sic] reasonable doubt.
- Therefore, **I would like to decline your quest for further interviews and documentations** [sic]. My mental health is of prime importance to me, and I am not ready to go through any process that will put a strain on my health. [Company A] has already conducted its own forensic investigation and they can provided [sic] you with a copy of such investigation (**emphasis added**).
- [31] Iu responded to Camara's refusal to be interviewed or to provide documentation in an email sent the same day. Iu reminded Camara of his professional obligations to cooperate with the investigation under Rules 104.1 and 104.2 of the Code. Iu explained that CPA Ontario needed to conduct an independent investigation from that of Company A. Finally, Iu warned Camara that his failure to cooperate would result in a referral to the PCC and might result in a finding of professional misconduct.
- [32] On March 30, 2023, Wintrip wrote to Camara to introduce himself as the investigator and to remind Camara of his duty to cooperate with the regulatory process of CPA Ontario. Wintrip indicated that he would be in touch with Camara shortly to arrange for an interview and to request further documents that were required for the investigation.
- [33] Wintrip testified that he had received the report of the investigation performed by Company A, however he needed to confirm the information contained therein. In particular, he wanted to interview Camara and to review bank statements relating to the allegation that Camara had altered or manipulated 22 cheques to be made out to himself rather than to third parties.
- [34] Upon completing and obtaining approval of his investigation plan and budget, Wintrip emailed Camara on April 11, 2023 requesting an interview during the week of May 8, 2023. He also asked Camara to produce bank statements for four bank accounts, identifying the statements for specific months between February to October 2021. Wintrip asked that the bank statements be provided to him by April 25, 2023.

[35] On April 11, 2023, Camara responded by email to Wintrip's requests, stating:

Hi Ian,

I am waiting for the court order to provide you with my bank statement. You may be appointed by CPA under their rules but CPA should be within the limits of the law and the law of Canada require [sic] a court decision for such sensible [sic] information. I am sure you know that.

So I do not want to receive any further emails from you with unrealistic deadlines without the court order (emphasis added).

[36] On April 12, 2023, lu emailed Camara, advising him that the *Chartered Professional Accountants Act, 2017* (the "Act") gives CPA Ontario the authority to require Camara to produce the documents requested without a court order. She again reminded Camara of his duty to cooperate with the investigation and warned him of the possible consequences of failing to cooperate.

[37] Camara responded to lu in an email the following day, stating:

Hi Jean,

CPA Ontario can remind me as many times as possible on my obligations to it, but **I will not provide you with my statements without any court order.**

It appears to me that both your appointed investigator and CPA are advocating for [Company A] (Who should be providing the case to you not me). For that reason, there is a breach of trust. **Any documents that I provide will be questioned anyway.** This is exactly the reason you need to provide me a [sic] court order and I will instruct my bank to send you directly the statements. There is no point of me sending you such official documents and **when you don't find what you are looking for, you will still bother me with more documents.**

Like I said in my previous communication to you dated March 27th, 2023, my mental health is of key importance to me, and I will not [sic] bogged down on an issue that can be resolved as soon as an official and legal third-party document (court order) is provided.

I will leave it to you and your appointed investigator the decision to ask you [sic] client [Company A] **(yes your client since you are advocating for them)** to provide the court order. Clearly, if you don't want to go this way, it is because you anticipate that **you have no right to ask a Canadian citizen to provide you a legal document just because the so-called rules of your association require so (emphasis added).**

[38] Neither lu nor Wintrip heard from Camara again.

[39] On May 15, 2023, the PCC approved the Allegation. On May 29, 2023, the matter was referred to the Discipline Committee and the Allegation was made.

- [40] The Panel was satisfied that this undisputed evidence cogently demonstrated that the facts set out in the Allegation were established on a balance of probabilities. In Camara's first response to CPA Ontario about the investigation, he "declined" the request for documents and an interview. He later qualified his refusal to cooperate with the investigation by asserting that a court order was necessary. The fact that a court order was not required was clearly explained to Camara and yet he persisted in this unfounded position. As set out below, Camara had an absolute obligation to cooperate as set out in the Code and Rule 104.1 and was required to promptly produce relevant documents and attend in person when required to do so, as set out in Rule 104.2.

Finding of Professional Misconduct

- [41] To conduct a fair and independent investigation of a complaint from the public, an investigator must be able to access the facts relevant to the complaint in a timely manner. Section 50 of the *Act* provides investigators with authority to, among other things, require production of and examine any documents or thing that the investigator believes is relevant to the investigation. Section 52 of the *Act* creates an offence in law for withholding documents from the investigator.
- [42] In order to fulfill its mandate to protect the public interest, CPA Ontario must ensure the accountability of its members. Rule 104.1 of the Code, requiring members to cooperate with the regulatory process in a timely manner, is a critical tool for this purpose. Rule 104.2 requires that members:
- (a) promptly reply in writing to any communications from CPA Ontario in which a written reply is required;
 - (b) promptly produce documents when required to do so by CPA Ontario; and
 - (c) attend in person in the manner requested when required to do so by CPA Ontario in relation to the investigation of complaints.
- [43] If members fail to respond promptly and completely to communications from CPA Ontario, the regulator's ability to fulfill its mandate of governing the profession in the public interest is frustrated. Furthermore, when a member fails to or refuses to cooperate with the investigation, the investigation may be stalled and a second investigation process into the member's failure to cooperate is required. This diverts attention and resources from the primary complaint and its investigation. The membership often bears the expense of these avoidable diversions.
- [44] Absent credible evidence that demonstrates that the member was unable to respond due to an illness or disability, the failure of a member to respond promptly and completely constitutes a breach of Rule 104.2 of the Code.
- [45] Contrary to Camara's assertions, there is no requirement for CPA Ontario to obtain a court order to obtain documents relevant to the investigation of a complaint. The Panel found that despite being clearly advised of his professional obligations on several occasions, Camara continued to challenge CPA Ontario's authority. The Panel found that his request for a court order was disingenuous and was manufactured to avoid the investigation. Camara's lack of respect for CPA Ontario and his professional obligations was apparent from the language he

used in the above-noted correspondence.

- [46] The Panel considered Camara's comments to Iu that referenced his mental health and whether it was possible that Camara's health issues prevented his cooperation. The Panel noted that Camara did not assert that his poor mental health prevented him from cooperating with the investigation, but rather he indicated that he was prioritizing his personal issues over CPA Ontario's investigation. He claimed that the investigation would "put a strain" on his mental health and he did not want to be "bogged down" with the investigation. Camara did not claim that his mental health condition prevented his cooperation.
- [47] Camara clearly failed to provide the requested documentation (bank statements) to Wintrip and he clearly refused to attend an interview. Accordingly, this Panel found Camara's refusal to cooperate to be in violation of Rule 104.2 of the Code, which constitutes professional misconduct.

VII. DECISION AS TO SANCTION

- [48] After considering the evidence, the law and the submissions of the PCC, the Panel concluded that the appropriate sanction was a fine of \$10,000 payable to CPA Ontario by October 10, 2023 and a written reprimand. Notice of this Decision and Order disclosing Camara's name will be given to all members of CPA Ontario, to all provincial bodies, and it will also be made available to the public, in a manner determined by the Discipline Committee.
- [49] In addition, Camara was ordered to cooperate with the regulatory process of CPA Ontario. The Panel gave him until October 10, 2023, to produce the documentation requested by Wintrip on April 11, 2023, and to attend an interview with Wintrip.
- [50] If Camara fails to comply with this Order by October 10, 2023, his membership in CPA Ontario will be revoked. Notice of the revocation, disclosing Camara's name, will be given in the manner specified above, and in the Globe and Mail newspaper edition circulated in Toronto. All costs associated with this publication shall be borne by Camara and shall be in addition to any other costs ordered by the Panel.

VIII. REASONS FOR THE DECISION AS TO SANCTION

- [51] A member's failure to cooperate with an investigation delays the investigation, jeopardizing the collection of evidence and creating a backlog of investigations for CPA Ontario. As stated in [Hametaj at para. 57](#), this can erode the public's confidence in the self-regulatory authority of CPA Ontario.
- [52] Counsel for the PCC submitted that there was no reason to vary from the standard sanctions ordered for failure to cooperate. The Panel accepted all of the sanctions proposed by PCC counsel, as set out below, other than the quantum of the fine.

Fine

- [53] The PCC asked the Panel to set a fine of \$5,000. They provided six previous decisions of the Discipline Committee where the member had failed to cooperate with the investigation process and the fine ordered was \$5,000.

[54] The Discipline Committee is not bound by its prior decisions. As the [Sanction Guidelines](#) state:

In exercising its discretion, the Discipline Committee may consider any sanction previously ordered in circumstances involving similar types of professional misconduct. However, the Discipline Committee is not bound by its prior decisions. While prior decisions may be of assistance, a sanction will ultimately be determined by the Discipline Committee in light of specific facts of the particular case and of current circumstances and concerns of the public.

[55] In [Mathieu at para. 34](#), the Discipline Committee wrote that the \$5,000 fine sought by the PCC should not be considered as a standard fine; “a floor beneath which the Panel may not fall, or a ceiling beyond which it may not venture.”

[56] The Panel agreed that in general, like cases should be treated alike. However, the Panel found that Camara’s conduct in this matter was distinguishable from the conduct in the cases where a fine of \$5,000 was ordered. In several of those cases, the member had expressed remorse for their failure to cooperate with CPA Ontario ([Huang](#), [Mathieu](#), and [Little](#)). Two of the members appeared at their hearing to apologize and provide an explanation for their breach of the Rules ([Huang](#) and [Mathieu](#)). While these members did not promptly respond to CPA Ontario’s requests for information, none of them refused to cooperate with CPA Ontario’s regulatory process.

[57] Here, Camara engaged briefly at the outset of the investigation to advise that he did not intend to produce the documents requested and that he would not attend an interview. He mocked the investigator and accused CPA Ontario of advocating for Company A. He suggested that CPA Ontario would continue to “bother [him] with more documents” if they did not find what they were looking for, implying that the investigation process would not be fair to him. Camara told Lu, a Professional Standards Counsel for CPA Ontario, that she did not understand Canadian law and belittled the “so-called rules of [her] association.”

[58] The Panel believes that Camara has consistently repudiated the authority of and proven himself to be ungovernable by CPA Ontario, which is the governing body of all CPA members in the province of Ontario. Furthermore, Camara did not participate in the discipline process; he failed to engage with the PCC as well as attend both the pre-hearing conference and the hearing thereby refuting their authority and roles.

[59] Accordingly, the Panel found in the unique circumstances of this matter set out above, a fine of \$5,000 was insufficient to reflect the seriousness of Camara’s professional misconduct. The Panel found that a fine of \$10,000 demonstrated the Panel’s disapprobation of Camara’s communications with his regulator wherein he refused to provide the requested information or attend an interview.

[Reprimand](#)

[60] A written reprimand clearly communicates this Panel’s censure to the member and memorializes it for all time. It is therefore a specific deterrent to the member himself. Here, it was important that Camara be advised in a reprimand of the gravity of his misconduct.

[61] While the Panel found that Camara to date had been resistant to cooperating with his

regulator, the written reprimand may give him pause. The Panel hopes that Camara reconsiders his position and decides to cooperate with the investigation.

Compliance with Obligation to Cooperate

- [62] The Order to reply to Wintrip's requests by October 10, 2023, gives Camara a final opportunity to demonstrate that he is willing to fulfil his professional obligations and that he is not ungovernable. By setting a time limit for compliance, the Order ensures that there is not an indefinite period of non-cooperation.

Notice of Decision to Membership and the Public

- [63] In the circumstances, it is important for the membership of CPA Ontario to be advised of the outcome of this hearing and in particular to see that CPA Ontario will not tolerate a failure to cooperate with its investigations. The public will also be assured that CPA Ontario is responsive to complaints made against its members and takes its duty to protect the public seriously.

Revocation if Camara Fails to Comply with the Order

- [64] If Camara fails to comply with this Order by October 10, 2023, his membership in CPA Ontario will be revoked. This is both a general and specific deterrent.
- [65] While revocation is the most serious sanction available, it is warranted if Camara fails to comply with the Order. Camara's entitlement to provide accounting services should be at an end if CPA Ontario is unable to regulate his conduct. Failure to comply with the Order signifies ungovernability and CPA Ontario cannot regulate a member who disregards their professional and ethical obligations.

Publication if Mr. Camara's Membership is Revoked

- [66] With respect to the notice of the Order, the notice requirements set out in the Panel's Order are mandated by [Regulation 6-2](#). Under section 45 of Regulation 6-2, notice of professional misconduct *shall* be given to all members and provincial bodies. Under section 48 of Regulation 6-2, notice of revocation of membership of a member *shall* be given in a newspaper distributed in the geographic area where the subject practiced and the member *shall* pay CPA Ontario the cost of the publication.
- [67] Accordingly, if Camara's membership is revoked, notice of the revocation will be published in the Globe and Mail newspaper edition circulated in Toronto. This is the geographic area of Camara's practice. All costs associated with this publication shall be borne by Camara and shall be in addition to any other costs ordered by the Panel.
- [68] It is important for the public to be advised of Camara's status by CPA Ontario.

IX. COSTS

- [69] The law is settled that an order against Camara for costs with respect to the disciplinary proceeding is not a penalty. Costs are intended to indemnify the PCC, based on the underlying principle that the profession as a whole should not bear all of the costs of the investigation, prosecution, and hearing arising from the member's misconduct.

- [70] It is standard practice for the PCC to request two-thirds of their actual costs, as set out in a Costs Outline. The PCC Costs Outline in this matter noted fees and disbursements totaling \$16,483.98. Two-thirds of these costs is \$10,900, and this was the amount sought by the PCC.
- [71] In closing submissions, counsel for the PCC noted that the costs they were requesting were higher than the usual costs awarded in matters where the member had failed to cooperate. They explained as follows:
- (a) Wintrip, whose fees were \$4,701.93, was required to attend the hearing because it was unclear whether or not Camara would attend and want to cross-examine Wintrip; and
 - (b) There were additional costs related to the PCC's attempts to serve Camara by process server in Toronto and Montreal (\$462.05).
- [72] The Panel reviewed the PCC's Costs Outline and found it to be reasonable. The disbursements, which are out-of-pocket expenses for CPA Ontario, totaled \$5,913.98. The other costs claimed for this hearing were modest and consistent with the costs claimed in other matters.
- [73] The Panel did not vary from the usual partial indemnity rate. The Panel made a costs award against Camara of \$10,900, payable by October 10, 2023.

DATED this 20th day of October, 2023



John Love, CPA, CMA
Discipline Committee – Deputy Chair

Members of the Panel

Michelle Sauvé, CPA, CA
Richa Khanna, CPA, CA, LPA
John Wilkinson, Public Representative

Independent Legal Counsel

Susan Heakes, Barrister & Solicitor

SCHEDULE "A"

Procedural Chronology of the PCC

IN THE MATTER OF Allegations of Professional Misconduct against Mihonron Mathias Camara, a Member of CPA Ontario, under Rule 104.2 of the CPA Code of Professional Conduct

Date	Event	Source
March 24, 2023	Ian Wintrip, a partner at the firm of DeBresser Wintrip Inc., is appointed as an investigator to investigate a complaint made against Mihonron Mathias Camara, CPA, CGA by Deloitte LLP. Deloitte's complaint alleges Mr. Camara had falsified cheques and received unauthorized payment by misappropriating funds that were intended for third parties/vendors.	Affidavit of Ian Wintrip affirmed July 5, 2023 (" Wintrip Affidavit "), paras 1-3.
March 24, 2023	Jean Iu, CPA Ontario Professional Standards Counsel, emails Mr. Camara, and notifies him of Mr. Wintrip's appointment as an investigator, stating that Mr. Wintrip is authorized to interview Mr. Camara and require the production of relevant documents.	Wintrip Affidavit, para 4, Exh A
March 27, 2023	Mr. Camara responds to Ms. Iu, and says, amongst other things, that "I would like to decline your quest for further interviews and Documentations [<i>sic</i>]" and suggests that the PCC obtain any documentation from Deloitte.	Wintrip Affidavit, para 5, Exh B
March 27, 2023	Ms. Iu writes Mr. Camara a letter, citing Rule 104 of the <i>CPA Rules of Professional Conduct</i> , advising of his obligation to produce the documents requested, and warns Mr. Camara that his failure to cooperate would result in a referral to the PCC and may result in an allegation of professional misconduct.	Wintrip Affidavit, para 6, Exh C
March 30, 2023	Mr. Wintrip sends Mr. Camara an email introducing himself, reminding him of his duty to cooperate and letting him know that he would be in touch to schedule an interview and request further documents.	Wintrip Affidavit, para 7, Exh D
April 11, 2023	Mr. Wintrip emails Mr. Camara and requests: (a) an interview the week of May 8, 2023; and (b) copies of bank statements for specific months for four accounts identified by Deloitte as being accounts into which deposits of cheques were made in Mr. Camara's name. Mr. Camara was asked to provide the information by April 25, 2023.	Wintrip Affidavit, para 8, Exh E
April 11, 2023	Mr. Camara responds to Mr. Wintrip's email and advises, amongst other things, that he would not provide any statements without a court order.	Wintrip Affidavit, para 9, Exh F

April 12, 2023	Ms. Iu writes a letter to Mr. Camara and specifies how, amongst other things, s. 50 of the <i>Chartered Professional Accountants Act, 2017</i> permits an investigator to require the production of and examine any document or thing that the investigator believes is relevant to the investigation, including a client file, and warns of potential consequences under that act and under Rules 104 and 104.2 of the CPA Ontario Rules of Professional Conduct, including a referral to the Discipline Committee and allegations of professional misconduct.	Wintrip Affidavit, para 10, Exh G
April 13, 2023	Mr. Camara emails Ms. Iu and advises, amongst other things, that “I will not provide you with my statements without any court order.”	Affidavit of Alyssa Girardi, sworn June 5, 2023 (“ Girardi Affidavit ”), para 5, Exh D
May 15, 2023	PCC issues an Allegation of Professional Misconduct against Mr. Camara.	Girardi Affidavit, para 2 and Exh A
May 23, 2023	A process server attempts to serve Mr. Camara at his residential address in Toronto on file with CPA Ontario and is advised that Mr. Camara no longer resides there. The process server emails and calls Mr. Camara to coordinate personal service but does not receive a response.	Girardi Affidavit, para 6 and Exh E
May 29, 2023	Mr. Camara is served with Allegation of Professional Misconduct by email.	Girardi Affidavit, para 3 and Exh B
July 18, 2023	Mr. Camara is served by email with a Pre-Hearing Conference Memorandum by email by Crawley MacKewn Brush LLP (“ CMB ”), external counsel to the PCC, and is notified that the pre-hearing conference is scheduled for July 20, 2023 at 2:00pm.	Affidavit of Service of Suzanne Jamieson, sworn August 25, 2023 (“ Jamieson Affidavit ”), Exh A
July 20, 2023	Pre-Hearing Conference takes place in Mr. Camara’s absence.	Jamieson Affidavit, Exhs A, B
July 21, 2023	Mr. Camara is served by email with a letter, Investigator Report and Document Brief dated April 25, 2023 (which Mr. Camara is notified may be relied upon at the hearing) by CMB. Mr. Camara is also notified of the proposed sanctions that the PCC intends to seek.	Jamieson Affidavit, Exh B

August 2, 2023	Mr. Camara is served by email by CMB with a letter from CMB dated August 2, 2023, the Wintrip Affidavit, and the Girardi Affidavit.	Jamieson Affidavit para 5 and Exh C
August 15, 2023	A process server attempts to serve Mr. Camara at a Montreal address that Deloitte used to correspond to him and was advised that Mr. Camara no longer resides at that address.	Jamieson Affidavit para 8 and Exh D
August 18, 2023	A process server leaves Mr. Camara a voicemail requesting that he contact the process server to confirm service. He does not respond.	Jamieson Affidavit para 8 and Exh D
August 19, 2023	A process server leaves Mr. Camara a voicemail requesting that he contact the process server to confirm service. He does not respond.	Jamieson Affidavit para 8 and Exh D
August 23, 2023	A process server emails Mr. Camara to coordinate service. He does not respond.	Jamieson Affidavit para 8 and Exh D
August 23, 2023	Suzanne Jamieson, a legal assistant at CMB, leaves Mr. Camara a voicemail for Mr. Camara asking for a current address. He does not respond.	
August 23-24, 2023	A process server attempts to serve Mr. Camara at four residential addresses in Montreal where an "M. Camara" is listed as residing on internet searches. All attempts are unsuccessful. The process server also calls the phone numbers associated with the addresses. 3 phone numbers are out of service and the other is not responsive.	Jamieson Affidavit paras 10-12
August 24, 2023	Suzanne Jamieson, a legal assistant at CMB, calls the phone numbers associated with the addresses. 3 phone numbers are out of service and the one call was answered by a gentleman who advised there was no one residing there named Mathias Camara.	Jamieson Affidavit paras 13-16