

**BEFORE THE FITNESS TO PRACTISE COMMITTEE
OF THE GENERAL OPTICAL COUNCIL**

GENERAL OPTICAL COUNCIL

F(26)03

AND

NATASHA MASUNDA (SD-10281)

**DETERMINATION OF A SUBSTANTIVE HEARING
27 JULY 2026**

Committee Members:	Mr Clive Powell (Chair/Lay) Mr Mark Richards (Lay) Ms Victoria Smith (Lay) Mr Philip Cross (Dispensing Optician) Ms Sarah Baylay (Dispensing Optician)
Legal adviser:	Mr Graeme Dalgleish
GOC Presenting Officer:	Mr Hugo Lodge
Registrant present/represented:	Not present or represented
Registrant representative:	N/A
Hearings Officer:	Ms Natasha Bance
Facts found proved:	All by admission
Facts not found proved:	None
Misconduct:	Found
Impairment:	Impaired
Sanction:	Erasure
Immediate order:	Imposed

Proof of service and proceeding in the absence of the Registrant

1. The Committee heard an application from Mr Lodge for the Council for the matter to proceed in the Registrant's absence. First, the Council was required to satisfy the Committee that the documents had been served in accordance with Section 23A of the Act and Rule 61 of the Fitness to Practise Rules 2013. The Committee accepted the advice of the Legal Adviser.
2. Notice of this hearing was served by email on the Registrant on 10 June 2026. There is email correspondence with the Registrant at that address and she has consented to email correspondence. Having taken legal advice from the Legal Adviser as to the rules for service, the Committee was satisfied that the notice and the period of notice provided to the Registrant complied with the Rules and found that therefore proper notice of this hearing has been given to the Registrant.
3. The Committee then went on to consider whether it would be in the public interest to proceed in the Registrant's absence in accordance with Rule 22. The Committee accepted the advice of the Legal Adviser. There has been no response to the notice. The Registrant has not requested an adjournment or indicated that she would attend. Mr Lodge submitted that there was a public interest in proceeding, and submitted that it appeared that the Registrant had chosen not to attend.
4. The Committee was aware that its discretion to proceed in absence is one which should be exercised with care. The Legal Adviser gave advice and referred to the GOC guidance and to *GMC v Adeogba* [2016] EWCA Civ 162. This case makes clear that the first question the Committee should ask is whether all reasonable efforts have been taken to serve the Registrant with notice. Thereafter, the discretion whether or not to proceed must be exercised having regard to all the circumstances of which the Committee is aware, with fairness to the Registrant being a prime consideration but with fairness to the regulator and the interests of the public also considered. *Adeogba* was clear that, "*where there is good reason not to proceed, the case should be adjourned; where there is not, however, it is only right that it should proceed*".
5. The Committee agreed to proceed in the Registrant's absence as it is satisfied that it is fair and in the public interest to do so. In reaching this decision, the Committee noted that the Registrant has not responded to the notice and she has not asked for an adjournment. It concluded that she has chosen to absent herself and waived her right to attend. The Committee balanced fairness to the Registrant with fairness to the Council and the public interest in proceeding. In all the circumstances, it was satisfied that it was appropriate and fair to proceed in the Registrant's absence.

ALLEGATION

The Council alleges that you, Natasha Masunda (SD-10281), a registered Student Dispensing Optician whilst employed at Specsavers Opticians, [redacted]:

- 1) On or around 30 May 2025 you processed a false refund transaction to the value of £520.00 to a card ending in [redacted]; and/or*
- 2) On or around 31 May 2025 you processed a false refund transaction to the value of £400.00 to a card ending in [redacted]; and/or*
- 3) On or around 3 June 2025 you processed a false refund transaction to the value of £200.00 to a card ending in [redacted]; and/or*
- 4) On or around 6 June 2025 you processed a false refund transaction to the value of £475.00 to a card ending in [redacted]; and/or*
- 5) On or around 15 June 2025 you processed a false refund transaction to the value of £375.00 to a card ending in [redacted]; and/or*
- 6) On or around 20 June 2025 you processed a false refund transaction to the value of £240.00 to a card ending in [redacted]; and/or*
- 7) On or around 26 June 2025 you processed a false refund transaction to the value of £470.00 to a card ending in [redacted]; and/or*
- 8) On or around 28 June 2025 you processed a false refund transaction to the value of £380.00 to a card ending in [redacted]; and/or*
- 9) On or around 1 July 2025 you processed a false refund transaction to the value of £333.00 to a card ending in [redacted].*
- 10) Your conduct as set out above at 1, 2, 3, 4, 5, 6, 7, 8 and/or 9 was dishonest in that:*
 - a. the refund(s) you processed did not arise from legitimate transactions;*
 - b. you knowingly refunded the money to yourself;*
 - c. you knew that you were not entitled to the money.*

And by virtue of the facts set out above, your fitness to train is impaired by reason of misconduct.

Background to the allegations

6. At the time of the allegation the Registrant was employed as the Assistant Store Manager and was a Student Dispensing Optician at [redacted] Visionplus Limited ("SVL"). The Registrant first registered with the Council as a Student Dispensing Optician on 30 October 2020.

7. On 30 June 2025, the Financial Risk Support team's scheduled review of group card refund data identified three separate refund transactions issued to the same card number ending in [redacted].
8. These transactions were processed by SVL on 30 May 2025 (£520.00), 6 June 2025 (£475.00), and 26 June 2025 (£470.00), totalling £1,465.00.
9. Given that all three refunds were directed to the same card, further analysis was undertaken to assess the legitimacy of these transactions and determine whether they aligned with expected operational and financial practices. Further additional cards were identified where a refund had been processed and the same pattern appeared to have been followed.
10. All the above refunds were performed on the Socrates operator code 3441 registered to the Registrant who was employed by SVL in the position of Assistant Store Manager and Student Dispensing Optician.
11. During her interview the Registrant allegedly admitted that she had been stealing money from the SVL business by performing fraudulent card refunds back to her own personal accounts.
12. The Registrant has allegedly admitted to stealing £3,393.00 by performing nine fraudulent refunds on nine separate occasions. These monies have now been repaid in full by the Registrant.

DETERMINATION

Admissions in relation to the particulars of the allegation

13. Mr Lodge referred to the signed interview record with SVL in which admissions are made to all of the alleged transactions. The Registrant has signed that record, acknowledging its accuracy. She has repaid all of the money which Mr Lodge submitted further indicated that she admitted that she had taken the money. The nine transactions are clearly set out in the documentation before the Committee.
14. The Committee accepted legal advice on the issue of admissions. He advised that it should be satisfied that the admissions were freely, openly and unequivocally made, albeit without legal advice.
15. The Committee noted the written record of the interview which contains the admissions made by the Registrant to SVL. She was warned and cautioned at that time that she did not need to respond to the allegations. The Committee was satisfied that the Registrant openly and unambiguously admitted all nine transactions when questioned. The questioning was fair and made clear that dishonesty and fraud were being alleged. The Registrant had each transaction put to her and she clearly and unequivocally admitted to each one. She did so again at the formal disciplinary hearing that followed. She has maintained her position.

16. The Committee was satisfied that the Registrant admitted the allegations. In accordance with Rule 40(6) it found proved by admission all nine factual particulars of the allegation.

Dishonesty

17. Mr Lodge submitted that the dishonesty was sustained and deliberate behaviour. Nine transactions were refunded to the Registrant's five cards. He submitted that this was dishonest conduct and he referred to the relevant case law.
18. The Committee accepted legal advice on dishonesty and the Legal Adviser referred it to the guidance in *Ivey v Genting Casinos (UK) Ltd t/a Crockfords* [2017] UKSC 67 :- *"When once his actual state of mind as to knowledge or belief as to facts is established, the question whether his conduct was honest or dishonest is to be determined by the fact finder by applying the (objective) standards of ordinary decent people. There is no requirement that the defendant must appreciate that what he has done is, by those standards, dishonest"*.
19. The Committee considered the guidance in *Ivey*. It was satisfied that the admitted conduct was deliberate. The Registrant has admitted her conduct was dishonest and, viewed objectively, it is clearly dishonest to take money by deception in the manner alleged. It is clear from the evidence in the interviews and the admissions made by her that the Registrant knew that the refunds she processed did not arise from legitimate transactions; she knew that she was knowingly refunding the money to herself; and she knew that she was not entitled to the money. She has repaid the money but only after she was caught.
20. The Committee therefore found the conduct was dishonest and it found allegation 1 – 9 and 10 a), b) and c) proved.

Findings in relation to misconduct

21. The Committee heard submissions from Mr Lodge for the Council who referred to the relevant case law. Mr Lodge submitted that the conduct found proved was misconduct. He submitted that the conduct was serious and was also a breach of the Council's Standards of Practice for Optical Students (1 January 2025). He submitted that the Registrant had departed from the following standards by virtue of her conduct: Standard 6 – conduct appropriate assessments, examinations, treatments and referrals; and Standard 16 - do not damage the reputation of your profession through your conduct.
22. The Committee accepted the advice of the Legal Adviser as to misconduct. He referred it to the relevant GOC guidance and to the case law, including *Roylance v GMC (No. 2)* [2000] 1 A.C. 311. The Committee was reminded to consider the seriousness of the conduct.
23. The Committee was satisfied that the proved conduct was deliberate and dishonest conduct and it was serious. The dishonesty found proved was conduct which occurred during the course of the Registrant's employment as an assistant

manager and was a breach of trust. The Committee found that the conduct manifestly fell far short of what would have been proper and it undermined public confidence in the profession. The Committee found that the conduct also breached Council's GOC Standards 15 and 16 :-

- 15 - *Be honest and trustworthy;*
- 16 - *Do not damage the reputation of the profession through your conduct*

24. The Committee found that the conduct was serious and that it amounted to misconduct.

Findings regarding impairment of fitness to train

25. The Committee heard submissions from Mr Lodge for the Council who referred it to the GOC guidance and the relevant case law. Mr Lodge referred to the admissions and the lack of evidence of insight or remediation. He submitted that the Registrant has not engaged and she has not demonstrated any insight. The money was repaid but only once the conduct had been found.

26. The Committee accepted the advice of the Legal Adviser. He referred it to the GOC guidance on impairment and to the case law, including *CHRE v NMC and Grant* [2011] EWHC 927 (Admin). The Committee should look to the past and the future and consider any evidence of the Registrant's insight, remorse, and remediation and consider the risk of repetition. It should also be mindful of the important public interest considerations. It was mindful that the decision is one for its own professional judgement and it is considering current impairment of fitness to train.

27. The Committee had no evidence before it demonstrating any remorse or insight by the Registrant. She has provided nothing to reassure that Committee that she has reflected on her dishonesty. There is no apology or expression of remorse. The Committee noted from the evidence that she only repaid the money after she was told she would be referred to the Police and be taken to court by SVL. The Committee found that there was a complete lack of evidence of any insight or remediation. There is a lack of engagement by the Registrant and she has provided no evidence to the Committee who know nothing of her current circumstances.

28. The Committee concluded that there was therefore a high risk of repetition of the misconduct and that the Registrant's fitness to train is currently impaired on the personal element of impairment.

29. The Committee next considered the important public interest element. It has found that the conduct was dishonest and a breach of trust which took place in the Registrant's professional role and in the workplace. Dishonesty strikes at the heart of professional standards. Not to find impairment in this case would seriously undermine public confidence in the profession and in the regulator, and would also fail to uphold and declare proper professional standards.

30. A reasonable member of the public would be most concerned were a Registrant who had been deliberately dishonest in their professional role not found to be impaired.
31. The Committee concluded that the Registrant's fitness to train is currently impaired on both the personal and public interest elements of impairment.

Sanction

32. The Committee heard submissions from Mr Lodge on behalf of the Council and it accepted the advice of the Legal Adviser. Mr Lodge referred the Committee to the GOC sanction guidance. He submitted that sanction was a matter for the Committee. He submitted mitigation may be the admissions and repayment of the monies. However, the dishonesty was sustained over a period of time. He submitted that this case is serious and may be suitable for suspension or erasure, but that was a matter for the Committee. He reminded the Committee that the Registrant had repaid the sponsorship element of her training.
33. The Legal Adviser referred the Committee to the GOC guidance on sanction. He reminded the Committee of the requirement to impose the least restrictive sanction that sufficiently protects the public and the wider public interest and the need for proportionality.
34. The Committee considered the sanctions available to it from the least necessary to the most severe (no sanction, financial penalty, conditional registration, suspension, erasure) and was mindful of the GOC sanctions guidance and the relevant case law.
35. The Committee found that the aggravating factors were:-
 - Deliberate, pre-meditated and sustained dishonesty
 - Complete lack of insight or remediation
 - Admissions only when found out
 - Abuse of trust and position
36. The Committee did not find that there were any mitigating factors, the admissions were only made after the Registrant was caught and she repaid the monies only after she was advised that the Police and the courts would be involved if she did not do so.
37. Given the nature and gravity of the misconduct the Committee decided that taking no action or a fine would not be appropriate. Given the lack of engagement and the seriousness of the misconduct, the Committee was of the view that there were no workable or realistic conditions that could be formulated to sufficiently manage the high risk of repetition. There is nothing to suggest any willingness to respond to re-training and no information about the Registrant's current circumstances and employment.

38. The Committee was mindful of paragraph 20.33(d) of the GOC guidance on suspension that states suspension may be appropriate where:- *“The Committee is satisfied the Registrant has insight and does not pose a significant risk of repeating behaviour”*. The Committee has found a lack of insight and remediation, a high risk of repetition as well as a lack of engagement. Coupled with the gravity of the dishonesty and the aggravating features, the Committee decided that Suspension would not be the appropriate or proportionate sanction and it would also fail to sufficiently mark the seriousness of the misconduct.
39. The Committee considered the GOC sanctions guidance. It took account of paragraphs 21.15 to 21.18 on dishonesty, and paragraph 20.40 on Erasure. It found that four factors in paragraph 20.40 were engaged:-
- “a. Serious departure from the relevant professional standards as set out in the Standards of Practice...;*
 - c. Abuse of position;...*
 - f. Dishonesty (especially where persistent and covered up);...*
 - h. Persistent lack of insight into seriousness of actions or consequences.”*
40. The Committee was also mindful of *Bolton v Law Society* [1994] 1 WLR 512, where the court stated that: *“The reputation of the profession is more important than the fortunes of any individual member. Membership of a profession brings many benefits, but that is part of the price.”*
41. The Committee found, taking these factors together with the gravity of the deliberate dishonesty and the aggravating features, that Erasure was the proportionate sanction in this case. The conduct was such that public confidence could not be retained with any lesser sanction.

Immediate order

42. The Committee has heard submissions from Mr Lodge on behalf of the Council and it accepted the advice of the Legal Adviser as to the grounds for an immediate order including the necessity to protect the public.
43. Given the nature and gravity of the findings and the lack of engagement, the Committee decided that it was appropriate to impose a suspension order with immediate effect in order to protect the public and in the wider public interest.

Chair of the Committee: Clive Powell

Signature



Date: 27 July 2026

Registrant: Natasha Masunda

Signature *Registrant not present, sent via email*

Date: 27 July 2026

FURTHER INFORMATION	
Transcript	
A full transcript of the hearing will be made available for purchase in due course.	
Appeal	
Any appeal against an order of the Committee must be lodged with the relevant court within 28 days of the service of this notification. If no appeal is lodged, the order will take effect at the end of that period. The relevant court is shown at section 23G(4)(a)-(c) of the Opticians Act 1989 (as amended).	
Professional Standards Authority	
This decision will be reported to the Professional Standards Authority (PSA) under the provisions of section 29 of the NHS Reform and Healthcare Professions Act 2002. PSA may refer this case to the High Court of Justice in England and Wales, the Court of Session in Scotland or the High Court of Justice in Northern Ireland as appropriate if they decide that a decision has been insufficient to protect the public and/or should not have been made, and if they consider that referral is desirable for the protection of the public. Where a registrant can appeal against a decision, the Authority has 40 days beginning with the day which is the last day in which you can appeal. Where a	

registrant cannot appeal against the outcome of a hearing, the Authority's appeal period is 56 days beginning with the day in which notification of the decision was served on you. PSA will notify you promptly of a decision to refer. A letter will be sent by recorded delivery to your registered address (unless PSA has been notified by the GOC of a change of address).

Further information about the PSA can be obtained from its website at www.professionalstandards.org.uk or by telephone on 020 7389 8030.

Effect of orders for suspension or erasure

To practise or carry on business as an optometrist or dispensing optician, to take or use a description which implies registration or entitlement to undertake any activity which the law restricts to a registered person, may amount to a criminal offence once an entry in the register has been suspended or erased.

Contact

If you require any further information, please contact the Council's Hearings Manager at Level 29, One Canada Square, London, E14 5AA or by telephone, on 020 7580 3898.