Nursing and Midwifery Council
Fitness to Practise Committee

Substantive Order Review Hearing
Thursday, 29 October 2026

Virtual Hearing

Name of Registrant:	**Caroline Elizabeth Harding**
NMC PIN	11F0114E
Part(s) of the register:	Registered Nurse – Sub Part 1 Mental Health Nursing – 10 December 2011
Relevant Location:	Colchester
Type of case:	Misconduct
Panel members:	Michael Williams (Chair, lay member) Mandy Tyson (Registrant member) Joanne Stewart (Lay member)
Legal Assessor:	Mark Piercy
Hearings Coordinator:	Stanley Udealor
Nursing and Midwifery Council:	Represented by Jon Trussler, Case Presenter
Ms Harding:	Present and unrepresented at the hearing
Order being reviewed:	Suspension order (9 months)
Fitness to practise:	Impaired
Outcome:	**Striking-off order to come into effect on 2 December 2026 in accordance with Article 30 (1)**

Decision and reasons on review of the substantive order

The panel decided to impose a striking-off order.

This order will come into effect at the end of 2 December 2026 in accordance with Article 30(1) of the 'Nursing and Midwifery Order 2001' (the Order).

This is the first review of a substantive suspension order originally imposed for a period of nine months by a Fitness to Practise Committee on 29 January 2026.

The current order is due to expire at the end of 2 December 2026.

The panel is reviewing the order pursuant to Article 30(1) of the Order.

The charges found proved which resulted in the imposition of the substantive order were as follows:

'That you, a registered nurse

1. *On or around 24 March 2022;*

    a. *Retained £100 cash belonging to a patient rather than handing it immediately to the Finance Office*

    b. *Retained a bank card belonging to a patient rather than handing it immediately to the Finance Office*

2. *Your conduct at Charge 1a and/or Charge 1b was dishonest as you intended to retain the cash/bank card for your own personal use*

AND in light of the above, your fitness to practise is impaired by reason of your misconduct.'

The original panel determined the following with regard to impairment:

‘The panel next went on to decide if, as a result of the misconduct, your fitness to practise is currently impaired.

…..

The panel found that all four limbs were engaged. The panel finds that vulnerable patients were put at risk of harm as a result of your misconduct. You have brought the nursing profession into disrepute by breaching a fundamental tenet of the profession by acting dishonestly.

The panel then went on to consider Cohen and whether your actions were remediable. The panel found that your misconduct as found proved would be difficult to remediate as it was attitudinal in nature and had potential for direct impact on patients and trust within the profession. The panel noted your continued denial of dishonesty and found no plausible explanation for your actions.

The panel acknowledged that you have recently been working predominantly as an online nurse assessor, and prior to the last hearing, you had occasionally worked in a care home environment through agency work.

The panel found that there were no doubts about your clinical abilities, this was a matter of attitudinal concerns that have arisen from your dishonest conduct.

The panel noted that when you were questioned under affirmation, you were able to provide some limited reassurance that you had considered the impact on the profession, the public, and colleagues.

However, in relation to insight, the panel was concerned to review your written reflective pieces in relation to the findings. The panel noted that they were heavily weighted with contextual circumstances around you and the impact on you and your family. It did not address

the broader considerations of the impact on colleagues, patients, their families, and confidence in the profession. Whilst acknowledging that you continue to deny the dishonest nature of your actions, the panel found that you had not been able to properly consider how the facts might appear to an objective bystander and the associated impact on others and the profession.

The panel found that your reflections were at times inconsistent, lacked depth, and failed to consider that the impact on the wider profession outweighed your personal situation.

In the absence of sufficient insight, the panel determined that you are impaired on the grounds of public protection as, without full insight, there remains a real risk of repetition and therefore a risk of harm to patients.

When considering public interest, the panel had sight of NMC Guidance FTP-15b which stated:

'A nurse, midwife or nursing associate who shows insight will usually be able to:

- *step back from the situation and look at it objectively*
- *recognise what went wrong*
- *accept their role and responsibilities and how they are relevant to what happened*
- *appreciate what could and should have been done differently*
- *understand how to act differently in the future to avoid similar problems happening.'*

The panel bore in mind that the overarching objectives of the NMC; to protect, promote and maintain the health, safety, and well-being of the public and patients, and to uphold and protect the wider public interest. This includes promoting and maintaining public confidence in the

nursing and midwifery professions and upholding the proper professional standards for members of those professions.

The panel was satisfied that confidence in the nursing profession would be undermined if its regulator did not find charges relating to dishonesty extremely serious. The panel determined that a finding of impairment on public interest grounds is also required.

Having regard to all the above, the panel was satisfied that your fitness to practise is currently impaired.'

The original panel determined the following with regard to sanction:

'Having found your fitness to practise currently impaired, the panel went on to consider what sanction, if any, it should impose in this case.

…..
The panel considered the guidance SAN-2d, whether a suspension order would be an appropriate sanction. It first considered the following:

……..

The panel determined that, without fully developed insight, there remains a risk to patients should a similar set of circumstances occur. It considered that a suspension order would afford protection to patients whilst this insight develops. The panel has heard evidence that you are a very capable clinician. However, whilst due to these circumstances, it would not be appropriate for you to practice unrestricted at this time, it did find it highly realistic that you would be able to reflect further and more broadly, develop a full insight as to why this panel found you to be currently impaired, and return to unrestricted practice in the future.

…….

The panel found all of these factors to be engaged in this matter. It considered that, despite the seriousness of the misconduct, you have engaged fully in these proceedings. It also noted that, having read the panel's determination concerning your current impairment, you have started to show greater reflection and remorse. The panel found that you had started to recognise how others perceived your conduct and the impact on the reputation of the profession. This provides evidence of a realistic possibility that you will continue to develop, address the concerns, and return to practice in the future.

The panel did go on to consider whether a striking-off order would be proportionate but, taking account of all the information before it, including the mitigating factors, the panel concluded that at this stage, it would be disproportionate. Whilst the panel acknowledges that a suspension may have a punitive effect, it would be unduly punitive in your case to impose a striking-off order.

Balancing all of these factors the panel has concluded that a suspension order would be the appropriate and proportionate sanction.

The panel noted the hardship such an order will inevitably cause you. However, this is outweighed by the public interest in this case.

The panel considered that this order is necessary to mark the importance of maintaining public confidence in the profession, and to send to the public and the profession a clear message about the standard of behaviour required of a registered nurse.

In making this decision, the panel carefully considered the submissions of Ms Alabaster in relation to the striking-off sanction that

the NMC was seeking in this case. However, the panel considered that a striking-off order was disproportionate and that the risks could be managed by temporarily removing you off the register.

The panel determined that a suspension order for a period of nine months was appropriate in this case to mark the seriousness of the misconduct.

At the end of the period of suspension, another panel will review the order. At the review hearing the panel may revoke the order, or it may confirm the order, or it may replace the order with another order.

Any future panel reviewing this case would be assisted by:

- *Up to date testimonials from employers attesting to your integrity*
- *Reflections from you commenting on appropriate situations where you have been in a position of trust*
- *Further reflections on the conduct found proved and the impact on the nursing profession, public, patients and colleagues*
- *Your continued engagement in the NMC process.'*

Decision and reasons on current impairment

The panel has considered carefully whether your fitness to practise remains impaired. Whilst there is no statutory definition of fitness to practise, the NMC has defined fitness to practise as a registrant's suitability to practise safely and effectively without restriction. In considering this case, the panel has carried out a comprehensive review of the order in light of the current circumstances. Whilst it has noted the decision of the last panel, this panel has exercised its own judgement as to current impairment.

The panel has had regard to all of the documentation before it, including the NMC bundle and your on-table documents. It has taken account of the submissions made by Mr

Trussler on behalf of the Nursing and Midwifery Council (NMC) and your oral evidence as well as your submissions.

Mr Trussler took the panel through the background of the case and referred it to the relevant pages within the bundle.

Mr Trussler highlighted that the panel at the substantive hearing had recommended some actions for you to take in order to satisfy a future reviewing panel that your fitness to practise is no longer impaired. He acknowledged that you have complied with two of the recommendations as you have continued to engage with the NMC proceedings and have submitted some testimonials. However, he submitted that it appeared that you have not complied with other recommendations of the previous panel.

Mr Trussler highlighted that there has been a Disclosure Barring Service (DBS) decision on you which would have had an impact on your practice. He submitted that the position of the NMC was that your fitness to practise remains impaired and the current suspension order should be extended.

You gave evidence under affirmation. You stated that you have reflected on your actions and their impact on the public confidence and trust in the nursing profession. You stated that it has been hard for you to do that because of the direct impact of the concerns on your life and people around you. The panel also noted the recent DBS decision to bar you. You told the panel that you fully understand that the NMC has a duty to ensure that nurses comply with the NMC Code and that the public continues to have confidence and trust in the nursing profession. You stated that you understand that patients deserve the highest standard of care without any concerns that they have been taken advantage of or not provided with the best care.

You told the panel that you take pride in being a good nurse. You stated that you understand and accept the impact of your actions on your previous employer. You told the panel that you did not do anything "*deliberately*" and *"didn't try to deceive anyone*". However, you told the panel that you have accepted that you have to make amends for your actions, but you have not had the opportunity to do so. You stated that although you maintain your innocence, you accept that the nine-month suspension order was

appropriate due to the nature and impact of your actions and the damage they have caused. You stated that the period of suspension has provided you with opportunity to further reflect on your actions however you have not been able to put your reflections into writing due to your involvement with the DBS process and other issues that occurred in your life.

You stated that you had to leave your job in July 2026 due to the DBS outcome and you have not been able to find a job either because you were not skilled enough or you were overqualified or due to the DBS process. You stated that you have applied for permission to appeal the DBS decision, but you were slightly concerned that you had missed the deadline as you had applied around the end of September and beginning of October 2026.

[PRIVATE] You stated that you deeply regret your actions and if you could reverse time, you would undo your actions. You told the panel that you are so ashamed of your actions as you had worked in care for 25 years and worked as a qualified nurse for 12 years. You stated that you had a previous good record, and you have realised how something "*so small"* and "*stupid"* could impact you.

You asserted that you deny that you were dishonest and you maintain your innocence. You stated that you insist on your integrity as this was all you have even if there were adverse consequences on you for maintaining your innocence. You stated that you have continued to reflect on your actions but you have not been motivated to put them in writing since the substantive hearing in January 2026, as you have been quite distressed and you have been facing difficult personal circumstances. You informed the panel that your reflective piece dated 11 March 2026 was made for the purpose of the NMC proceedings and your reflective piece dated 21 April 2026 were made for the purpose of the DBS process. You stated that although you have not written a recent reflective piece, it did not imply that you have not been reflecting on your actions.

You stated that although your testimonials were not in letter-headed formats, they were written by your direct line managers on Microsoft word documents, and they did not know that the testimonials should be in letter-headed formats.

In his closing submissions, Mr Trussler submitted that your reflection and remediation have been limited given your continued denial of the dishonesty charge. He highlighted that none of the reflective pieces were made recently and one of them was made for the purpose of the DBS process.

Mr Trussler submitted that your testimonials should be given extra scrutiny given that dishonesty was the core element of the concerns against you, although he was not asserting that they were fabricated. He submitted that the absence of a letterhead in each of your testimonials was concerning as it was expected that testimonials from an employer should be set out under the employer's letterhead.

In conclusion, Mr Trussler invited the panel to find your fitness to practise impaired and for the suspension order to be extended given your continued denial of the dishonesty charge and your limited reflection.

In your closing submissions, you submitted that the fact that further doubts were being raised about your honesty in relation to your testimonials felt like "*another stab*". You asserted that you have been honest from the beginning and although people have chosen not to believe you, you insist on your integrity as it was far more important to you. You stated that you were ready to forward to the NMC the email addresses and contact details of your line managers who had provided the testimonials on your behalf.

You submitted that although you have not provided any recent reflective piece, you have continued to reflect on the concerns, and the panel should take into account your oral evidence and submissions in these proceedings.

The panel accepted the advice of the legal assessor.

In reaching its decision, the panel was mindful of the need to protect the public, maintain public confidence in the profession and to declare and uphold proper standards of conduct and performance.

The panel first considered whether your fitness to practise remains impaired.

The panel took into account the new information before it including your two reflective statements dated 11 March 2026 and 21 April 2026 respectively, the two testimonials made on your behalf, the Financial risk assessment and Money handling risk assessment conducted by your previous employers respectively, the DBS outcome letter dated 7 July 2026, the DBS letter to the NMC dated 28 August 2026 and the respective emails and notes of the various telephone conversations you have had with the NMC. The panel also considered your oral evidence and submissions in this hearing.

The panel noted that although you have apologised for your actions and talked about their impact on others, you have repeatedly refused to accept the previous panel's decision on the dishonesty charge found proved. The panel was very concerned that you have sought to minimise the seriousness of your dishonesty misconduct as a small mistake or careless error. The panel noted that you have continued to focus on the impact of the concerns on you and your family, and you have sought to dispute the facts in relation to the charges found proved. The panel did note in the reflection for the NMC from April 2026 that you acknowledge some of the wider impact of your actions on the profession, however, given the seriousness of misconduct and your denial of dishonesty, the panel could not be confident that your insight is strengthened. Therefore, the panel determined that you have failed to demonstrate any new or sufficient insight into your misconduct.

In considering whether you have strengthened your nursing practice, the panel considered that you had worked in a non-nursing role until you were placed on the DBS Adult Barred list on 7 July 2026 and your line managers had respectively provided two positive testimonials on your behalf. The panel also considered the Financial risk assessment and Money handling risk assessment conducted by your previous employers respectively. Although the testimonials were not in letterheaded formats, the panel took them in good faith that they were not fabricated. However, the panel was of the view that the length of time in which each of those managers worked with you was not sufficient for the panel to attach significant weight to their testimonials and the risk assessments. The panel was of the view that your lack of insight and your refusal to accept your dishonesty misconduct raises concerns about your ability to practise safely and effectively as a registered nurse.

In this regard, the panel determined that there remains a high risk of repetition in this case and a consequent risk of harm to the public. The panel therefore decided that a finding of continuing impairment is necessary on the grounds of public protection.

The panel has also borne in mind that its primary function is to protect patients and the wider public interest which includes maintaining confidence in the nursing profession and upholding proper standards of conduct and performance. In the particular circumstances of this case, given the serious concerns about your practice relating to dishonesty and that there was no evidence of strengthened practice and further insight, the public would expect the regulator to take action. The panel determined that public confidence in the profession, would be seriously undermined and damaged if a finding of impairment were not made in this case. For these reasons, the panel determined that a finding of current impairment is necessary on the grounds of public interest.

Having regard to all of the above, the panel finds that your fitness to practise remains impaired on both public protection and public interest grounds.

Decision and reasons on sanction

Having found your fitness to practise currently impaired, the panel then considered what, if any, sanction it should impose in this case. The panel noted that its powers are set out in Article 30 of the Order. The panel has also taken into account the 'NMC's Sanctions Guidance' (SG) and has borne in mind that the purpose of a sanction is not to be punitive, though any sanction imposed may have a punitive effect.

The panel first considered whether to take no action but concluded that this would be inappropriate in view of the seriousness of the case. It had found that you had failed to demonstrate any insight into the seriousness of the concerns and that you had failed to strengthen your nursing practice. The panel therefore determined that it would neither protect the public nor be in the public interest to take no further action.

The panel then considered the imposition of a caution order but again determined that, due to the seriousness of the case, and the public protection issues identified, an order that does not restrict your nursing practice would not be appropriate in the circumstances.

The SG states that a caution order may be appropriate where *'the case is at the lower end of the spectrum of impaired fitness to practise and the panel wishes to mark that the behaviour was unacceptable and must not happen again.'* The panel considered that this case was not at the lower end of the spectrum and that a caution order would be inappropriate in view of the issues identified. The panel decided that a caution order would neither protect the public nor be in the public interest.

The panel next considered whether imposing a conditions of practice order on your registration would be a sufficient and proportionate sanction. The panel was mindful that any conditions imposed must be proportionate, measurable and workable. It bore in mind that dishonest conduct relates to attitudinal issues which are difficult to address with conditions of practice. The panel took into account that you have refused to accept the previous panel's decision on the dishonesty charge found proved and you have not demonstrated any insight into your dishonest conduct. The panel therefore determined that there were no practical or workable conditions that could be formulated to adequately protect the public and satisfy the public interest. The panel therefore concluded that a conditions of practice order would not be appropriate and proportionate in this case.

The panel next considered imposing a further suspension order. It had regard to the NMC Guidance on Removal from the register when there is a substantive order in place (Rev-2h) which states:

> *'While Suspension Orders and Conditions of Practice Orders can be varied or extended,* ***they are not intended to exist indefinitely****. In time the professional must be allowed to practise without restriction or they should be removed from the register. It is neither in the interests of the public nor the professional's own interests that they are kept in limbo'*

The panel took into account that you have been placed on the DBS Adult Barred list since July 2026 and you have indicated that you have requested for permission to appeal the DBS decision. The panel was of the view that you have had a period of nine months, since the imposition of the suspension order, to demonstrate evidence of further insight into your misconduct and any steps taken to strengthen your practice, but you have failed to do so.

The panel noted that you have repeatedly refused to accept the previous panel's decision on the dishonesty charge found proved and you have insisted that you would maintain your innocence no matter the consequence. The panel was of the view that your refusal to accept your dishonest misconduct or to demonstrate any insight into it demonstrate a deep-seated attitudinal concern which is difficult to remediate.

In these circumstances, the panel determined that a further period of suspension would serve no useful purpose and whilst it would protect the public, it would not meet the public interest considerations in this case.

The panel therefore considered a striking-off order and it had regard to the NMC Guidance on Striking-off order (San-2e) which states:

Before imposing this sanction, the Committee should consider:

- *Do the charges found proved raise fundamental questions about their professionalism?*
- *Can public confidence in the profession be maintained if the professional is not removed from the Register?*
- *Is there any amount of insight and reflection which could keep people receiving care and members of the public safe, maintain public confidence in the profession, and uphold professional standards?*
- *Is there a realistic prospect that, after suspension, the professional will have gained insight and strengthened their practice such that the risk they pose will have reduced?*

…….

The types of case that are most likely to result in a striking-off order are:

- *Cases involving dishonesty or a breach of the professional duty of candour*
- *…….*
- *…….*
- *……*

The panel determined that the serious breach of fundamental tenets of the profession, evidenced by your dishonest conduct, raises serious and significant questions about your professionalism. It decided that your misconduct represented a serious departure from the standards expected from a registered nurse and that the public interest would not be served if the current suspension order was extended.

The panel further noted that there was no evidence that you had developed any insight into your dishonest misconduct since the imposition of the suspension order as you have refused to accept the previous panel's decision on the dishonest charge found proved. The panel therefore concluded that there was no realistic prospect that you would address the concerns to such a level where you could return to practice safely given the deep-seated attitudinal concerns and your lack of insight. This poses a serious risk of harm to patient safety and the public.

The panel therefore concluded that it was necessary to take action to prevent you from practising in future and that the only sanction that would adequately protect the public and serve the public interest is a striking-off order. The panel therefore directs the registrar to strike your name off the register.

This striking-off order will take effect upon the expiry of the current suspension order, namely the end of 2 December 2026 in accordance with Article 30(1).

This decision will be confirmed to you in writing.

That concludes this determination.