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n marzo de 2019, la [SEC](https://www.sec.gov/litigation/litreleases/2019/lr24430.htm) informó: “*The SEC alleges that Carol Ann Pedersen, a former CPA and unregistered investment adviser, raised at least $29 million from 25 investors, falsely promising to invest their money in securities. Pedersen told prospective investors that she would place their money in "federally guaranteed" securities with returns typically greater than 8%. Pedersen also solicited investments in the C.A. Pedersen Client Investment Pool, a limited partnership managed by Pedersen that she claimed owned a large and diverse stock portfolio. According to the complaint, rather than make the promised investments, Pedersen used about $25.6 million to make Ponzi-style payments to investors, and the remaining funds to pay for personal expenses including car payments and home renovation costs. To conceal her fraudulent scheme, Pedersen provided investors with fabricated account statements that falsely represented that their money had been invested and was earning a return. Pedersen's scheme fell apart in 2017 when she began to experience chronic cash flow problems and investors sued her.*” El asunto concluyó recientemente según [*Long Beach Post*](https://lbpost.com/news/crime/long-beach-accountant-ponzi-scheme-carol-ann-pedersen): “*A Long Beach tax preparer who embezzled more than $27 million over the span of two decades from clients who believed she was investing their funds in low-risk securities was sentenced today to eight years and one month in federal prison.―Carol Ann Pedersen, 65, was also ordered by U.S. District Judge Dolly Gee to pay restitution of about $27.5 million to victims and serve three years under supervised release following her prison stint. She was ordered to self-surrender on Oct. 16 to begin serving her sentence*.”

Nos ha impactado mucho saber que esta contadora engañó por más de 20 años a unas personas. También en nuestra realidad los errores y los fraudes son descubiertos tiempo después de que empiezan a cometerse. Aquí, además, se perjudicó a varias personas naturales.

A veces hemos pensado que la contratación de contadores, el establecimiento del control interno, la contratación de un auditor interno y luego la de un revisor fiscal, debería aplicarse también a las personas naturales. La propiedad de la empresa no parece justificar una diferencia de trato en este punto. Adviértase que según datos publicados por el periódico El Tiempo el 5 de septiembre pasado, el 77% de las empresas inscritas en las cámaras de comercio colombianas son unipersonales.

Por otra parte, las empresas se distribuyen: 

No podemos seguir pensando que el país está lleno de empresas grandes. De lo que está lleno es de microempresas, razón por la cual nuestras legislaciones civiles, comerciales, laborales, tributarias, contables, están muy equivocadas, como también muchos de nuestros programas de estudios.

*Hernando Bermúdez Gómez*