

HEARING

ADMISSIONS AND LICENSING COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	Miss Frances Riddiford
Heard on:	Tuesday, 04 August 2026
Location:	Remotely via Microsoft Teams
Committee:	Mr Andrew Gell (Chair) Ms Nimra Syeda (Accountant) Ms Deborah Fajoye (Lay)
Legal Adviser:	Ms Helen Gower (Legal Adviser)
Persons present and capacity:	Ms Joanna La Roche (ACCA Case Presenter) Miss Riddiford (Applicant) Dr John Harvey (providing support to Miss Riddiford) Miss Sofia Tumburi (Hearings Officer)
Summary	Application for registered student status allowed

INTRODUCTION

1. The Admissions and Licensing Committee (“the Committee”) met to consider an application by Miss Frances Riddiford for admission to ACCA’s student

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register pursuant to the Membership Regulations. The hearing was conducted remotely via Microsoft Teams.

2. Miss Riddiford attended the hearing, and represented herself. She was supported by Dr Harvey, who is her step-father. ACCA was represented by Ms Joanna La Roche.
3. The papers before the Committee comprised of a Main Bundle (55 pages), a Tabled Additional Bundles (22 pages), and a Service Bundle (14 pages).

PROCEEDING IN PRIVATE

4. Miss Riddiford made an application for the entire hearing to be heard in private. She submitted that the events in question happened a long time ago and this is something she has put behind her. She does not wish to bring those matters up in public. She would like to protect the progress she has made and her career. The convictions were reported in the local press, and she has taken steps to have those reports removed. She submitted that there would be no public benefit in bringing the matter back into public.
5. Miss Riddiford confirmed that her current employers are aware of her conviction and this process of applying for student membership of ACCA and are supportive.
6. In her submissions, Ms La Roche referred to the open justice principle which is applied by ACCA. She submitted that if there were references to Miss Riddiford's private life, those matters could be separated and heard in private, but that it would be difficult to separate any other matters to be heard in private. She submitted that the conviction was publicised at the time of the events, and that a limitation on publicity of the criminal proceedings is not required to protect Miss Riddiford's private life.
7. The Committee heard and accepted the advice of the Legal Adviser. She had reminded the Committee that Regulation 3(7) of the Authorisation Regulations provides that hearings of the Committee must be held in public unless the Committee is satisfied, having heard from the parties and the Legal Adviser,

that the particular circumstances of the case outweigh the public interest in holding the hearing in public.

8. The Committee understood Miss Riddiford's concerns about the potential for reputational damage for herself, but it was not persuaded that the circumstances justified a departure from the general principle that hearings are conducted in public. There is a public interest in open justice, and the transparency of the decisions of this Committee also ensures that public confidence in ACCA is maintained. The conviction is a matter of public record, and Miss Riddiford's employer is aware of the circumstances.
9. The Committee therefore rejected Miss Riddiford's application for the entire hearing to be heard in private. The Committee decided that if there were any references to Miss Riddiford's health or private life, those matters would be heard in private.

BRIEF BACKGROUND

10. On 08 July 2025, Miss Riddiford submitted her application for membership of ACCA. She provided supporting documents including her claim for exemptions from ACCA exams from the University A, where Miss Riddiford attained a First-Class Bachelor of Science degree in Accounting dated 19 June 2024. Miss Riddiford also disclosed a criminal conviction and provided a copy of the indictment from Court A, together with a copy of the Community Order which was imposed by the court.
11. ACCA asked Miss Riddiford to provide a copy of her certificate of conviction and the sentencing remarks from the court, and she advised that she had not retained the necessary paperwork. She provided a copy of a letter from her solicitor which advised her that her file would be destroyed after six months.
12. ACCA contacted Court A and obtained copies of the Conviction and Sentencing remarks. The Certificate of Conviction dated 14 May 2020 recorded the following offences [PRIVATE].

13. The offence of [PRIVATE]. Miss Riddiford entered guilty pleas to all offences except the offence of [PRIVATE] on which she was convicted.
14. Miss Riddiford was sentenced to a Community Order which required Miss Riddiford to complete 100 hours of unpaid work within 18 months and required her to pay a Victim Surcharge of £85 and costs of £120. Miss Riddiford informed ACCA that post the COVID-19 pandemic, the requirement to complete unpaid work was revoked due to her good behaviour.
15. The sentencing remarks of Person A were concise. They did not describe aggravating circumstances, and gave credit for Miss Riddiford's timely guilty pleas and her acceptance of responsibility.
16. The Offences are dated in the indictment as having taken place on 25 May 2018, when Miss Riddiford was 22 years old. At the time, she was working as [PRIVATE] prior to the commencement of her BSc in Accounting degree. Miss Riddiford works full time as a [PRIVATE] in an Accountancy firm, who are supporting her application to ACCA.

SUBMISSIONS ON BEHALF OF ACCA

17. On behalf of ACCA, it was submitted that the application for admission should be refused.
18. ACCA submitted that although Miss Riddiford has completed her sentence, and the offences took place eight years ago, they are still serious [PRIVATE] offences. There is a wide range of sentencing options for such offences [PRIVATE].
19. Ms La Roche submitted that the Committee should be careful when reviewing the references submitted by Miss Riddiford and submitted that some of the referees had not indicated that they were aware of the conviction, or aware of its details, and two of the references were provided by members of Miss Riddiford's family and therefore biased.
20. Given the serious nature of the convictions, Ms La Roche submitted that the convictions involved a lack of integrity, incompatible with the ethical

benchmarks of the profession, regardless of whether the conduct was inside or outside professional practice.

21. ACCA submitted that Miss Riddiford's conduct amounts to a lack of integrity and that the reputation of the profession depended on members and prospective members of ACCA acting with integrity. ACCA relied on the authority of *Bolton v Law Society* [1994] 1 WLR 512 quoting Sir Thomas Bingham's observation that "*the reputation of the profession is more important than the fortunes of the member. Membership of a profession brings many benefits, but that is a part of the price.*"
22. ACCA submitted that there is considerable importance in the public knowing that, save for in the most exceptional circumstances, they are dealing with members and potential members of a profession who have never been guilty of a lack of integrity. Therefore, in cases of behavioural misconduct, public confidence will be a stronger factor in weighing any decision regarding admission.
23. ACCA submitted that pursuant to Regulation 9 of the Membership Regulations, the burden lay on Miss Riddiford to satisfy the Committee as to her general character and suitability for membership, and that she has not discharged that burden. ACCA therefore opposed the application for re-admission.

MISS RIDDIFORD'S EVIDENCE AND SUBMISSIONS

24. In her personal statement Miss Riddiford outlined her academic success at the University A. She referred to her first-class degree and her award for the best performance on the Accounting BSc course and was on the dean's list every year of her degree for achieving exemplary results. During her degree Miss Riddiford completed 9 out of the 15 ACCA exams.
25. Miss Riddiford also referred to an award she has received while working as a [PRIVATE]. She stated that she has always behaved and presented as a professional.

26. Miss Riddiford invited the Committee to consider that she voluntarily declared her convictions, which were spent at the time of her application for ACCA membership.

27. In relation to the impact of her past behaviour Miss Riddiford stated:

"I take full accountability for my actions at the time and the circumstance in the past. I have full understanding and appreciation of the impact which this could impose on the professional body and under no circumstance would ever present myself in a situation by which I could end up in the same situation. My friend group, my colleagues, career path and lifestyle in no way align with this and I have worked tirelessly to overcome this and to ensure my reputation is at the height of importance in my life and to my clients, colleagues and associates throughout my life."

28. In relation to her past Miss Riddiford stated:

"In 2019 [sic] I was attending a festival in Bristol and [PRIVATE]. At the time I felt that supporting my friends and taking the sole responsibility for this myself was the right thing to do.

Due to Covid-19 this was not addressed in court until 2021 [sic], at which point I was given a community service order to complete. Following this as there was no opportunity for me to fulfil this work order, due to Covid-19, although I tried on many occasions to arrange this with my probation worker, this was later revoked for good behaviour. During this period, I complete several online educational courses as offered by my probation officer, to demonstrate my commitment to taking accountability for my actions and show remorse for the situation I had put myself into. It was important to me to remain in good character in the community and evidence that I took this very seriously.

This two-year delay for this offence being processed gave me a huge amount of time to reflect and consider morally that the choice I made that day was the wrong choice to make.

As a young individual at the time, I was associated with a crowd of people who were not a good influence on me and were happy for me to take full responsibility for [PRIVATE]. I have worked full time since I left school but was

at the time working as a [PRIVATE], in which career these types of activities are wrongfully encouraged.

...

I was charged with [PRIVATE].

I have prior to this and since not [PRIVATE] and this is reflected in the character references which I have provided including my family who were at the time shocked for me to be [PRIVATE].

29. In a further statement Miss Riddiford expressed her regret stating that she is *“extremely contrite concerning the breaking of the law and see it as the biggest mistake of my life.”*
30. In support of her application for membership of ACCA Miss Riddiford provided character references in support of her application from the following: her current employer; her lecturer at the University A; a colleague and friend who worked alongside her when she held the position of [PRIVATE]; a friend at her gym; two fellow students and friends at the University A; her mother and her step-father.
31. In her oral evidence Miss Riddiford stated that all the individuals who had provided character references for her were fully aware of her convictions. She had sought references to demonstrate that what had happened eight years ago did not align with who she is. She had received support and advice from her university tutors and others who were aware of her history who had encouraged her to continue her efforts to study and develop her career.
32. When questioned by Ms La Roche about the seriousness of the criminal offences, Miss Riddiford described them as *“very serious”* and that she was very remorseful. She acknowledged that the offences involved [PRIVATE]. She now finds it hard to process her behaviour in 2018, and [PRIVATE]. She has tried to live her life in a way that reflects herself as a person, rather than the single event in 2018.

33. Miss Riddiford said that her conviction has been “spent” for many years. She was not able to complete the unpaid work due to COVID-19, but on her own initiative she completed on-line educational courses. She confirmed that there have been no further issues involving the criminal law proceedings since her conviction.
34. Miss Riddiford outlined the steps she has taken to prevent any reoccurrence of similar behaviour. Her career and friendship group is now completely different. She feels that her life is a “*world away*” from that in 2018. She finds it hard to discuss her behaviour in 2018 because it seems not applicable to herself now as an individual.
35. If advising aspiring entrants to study as an accountant, Miss Riddiford would emphasise the importance of integrity and encourage those beginning their careers to make choices that demonstrate their integrity.
36. Miss Riddiford submitted that she appreciates the seriousness of the offences, but requested that the Committee should take into account the time that has elapsed since 2018 together with the evidence she has provided.

DECISIONS AND REASONS

37. The Committee received and accepted the legal advice from the Legal Adviser. The Committee considered the application in accordance with the Membership Regulations, in particular Regulation 9, which required an applicant to satisfy the Admissions and Licensing Committee as to her general character and suitability for student membership. It also considered the ACCA Guidance for the Admissions and Licensing Committee.
38. The Committee reminded itself that the standard of proof was the balance of probabilities. The Committee further reminded itself that the relevant considerations included:
 - a. The seriousness of Miss Riddiford’s conviction;
 - b. The extent to which Miss Riddiford had accepted responsibility for the conduct underlying the conviction;

- c. The degree of insight demonstrated;
 - d. Any evidence of remediation or changed behaviour;
 - e. The passage of time since the conviction;
 - f. The need to uphold public confidence in the profession.
39. The Committee carefully considered all the information and evidence before it, including ACCA's submissions, Miss Riddiford's written statement and supporting documentation, and Miss Riddiford's oral evidence and submissions.
40. The Committee considered that the criminal offences were very serious, but they did not fall at the higher end of the spectrum of seriousness of offences relating to [PRIVATE]. Although the sentence imposed by the criminal court is not determinative of seriousness, the Committee noted that it was at the lower end of the scale. The Committee also took into account mitigating circumstances including: the offences related to a single incident rather than a pattern of behaviour; the [PRIVATE] not for financial gain; Miss Riddiford's guilty plea and her acceptance of responsibility.
41. The Committee concluded that the conviction was not so serious or indicative of a deep-seated attitudinal issue such that there was no prospect of Miss Riddiford being able to satisfy the requirement as to her general character and suitability.
42. In assessing Miss Riddiford's application and evidence the Committee was satisfied that her regret and contrition were expressed in her own words and sincere. The Committee was also satisfied that she has demonstrated sufficient insight. She has taken responsibility for her past criminal conduct, agreed that such conduct is very serious, acknowledged her wrongdoing, and reflected on the impact of her behaviour on the reputation of the profession.
43. Miss Riddiford's evidence persuaded the Committee that over the eight years that have elapsed since 2018 she has changed her behaviour. She changed her circle of friends and committed herself to studying and her career. She has

worked hard and is rightly proud of her academic achievements. Miss Riddiford values her current employment and career, and the reputation she has built over eight years since 2018.

44. The Committee carefully considered the character references, noting that the referees were from different walks of life and contributed their experiences of Miss Riddiford's character. The references included the same theme, that it was difficult to associate Miss Riddiford with her criminal behaviour in 2018. Miss Riddiford obtained the character references herself, and the Committee accepted her oral evidence that the referees were aware of her past criminal behaviour.
45. The Committee was satisfied that Miss Riddiford's criminal behaviour in 2018 was out of character and highly unlikely to be repeated.
46. The Committee carefully balanced Miss Riddiford's interests against the need to maintain the reputation of the profession and uphold professional standards. The Committee was satisfied that a member of the public who was appraised of the circumstances would not be alarmed if the Committee were to allow Miss Riddiford's application. They would recognise that in the eight years that have elapsed since Miss Riddiford's conviction she has rehabilitated herself.
47. The Committee concluded that public confidence in the profession would not be undermined if the Committee were to accept her application for student membership of ACCA.
48. Accordingly, the Committee was satisfied that Miss Riddiford satisfies the requirement as to her general character and suitability for admission as a student member of ACCA.

ORDER

49. Pursuant to the Membership Regulations, the Admissions and Licensing Committee accepts Miss Riddiford's application for admission to ACCA student membership.

**Mr Andrew Gell
Chair
04 August 2026**