Think Ahead ACCA

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Umar Khaidoo**
Heard on:	**Wednesday, 05 August 2026**
Location:	**Remotely by Microsoft Teams**
Committee:	**Dr Mike Kelly (Chair)** **Mr Abdul Samad (Accountant)** **Mr Andrew Skelton (Lay)**
Legal Adviser:	**Mr Andrew Granville Stafford**
Persons present and capacity:	**Mr Umar Khaidoo (Member)** **Mr Richard Ive (Case Presenter on behalf of ACCA)** **Ms Aimee Murphy (Hearings Officer)** **Ms Rekha Narula (Interpreter)**
Summary:	**Allegations 1, 2(a), 2(b), 3(a) and 4(a) proved** **Severe reprimand**
Costs:	**£1,000**

PRELIMINARY

1. The Disciplinary Committee of ACCA ('the Committee') convened to consider a report concerning Mr Umar Khaidoo.

2. The Committee had before it a bundle of documents (99 pages), an additional bundle (6 pages), a financial bundle (14 pages) and a service bundle (23 pages)

3. Mr Khaidoo attended the hearing and was assisted by an interpreter.

AMENDMENT

4. Mr Ive on behalf of ACCA applied to amend the allegations to correct the misspelling of Mr Khaidoo's first name. The application was not opposed by Mr Khaidoo and, given it was in the nature of correction of a typographical error, the Committee was satisfied it was appropriate to allow it.

ALLEGATIONS AND BRIEF BACKGROUND

5. The allegations against Mr Khaidoo, as amended, were as follows.

Mr Umar Khaidoo, a student of ACCA, in respect of his centre based Financial Management (FM) session exam taken on 5 December 2025 ('the Exam'):

1. Provided assistance in writing on rough paper for, and at the behest of, another exam entrant during the Exam.

2. Further to allegation 1, provided improper assistance to another exam entrant during the exam by providing assistance in writing on rough paper to the other exam entrant contrary to:

(a) Examination Regulation 10; and/or:

(b) Examination Regulation 15.

3. Mr Khaidoo's conduct in respect of any or all of the above was:

(a) *Dishonest, in that he intended to provide an unfair advantage to the other exam entrant during the exam attempt; or in the alternative:*

(b) *Such conduct demonstrates a lack of integrity.*

4. *By reason of the above, Mr Khaidoo is:*

(a) *guilty of misconduct pursuant to bye-law 8(a)(i) in respect of any or all of the conduct above; or in the alternative:*

(b) *liable to disciplinary action pursuant to bye-law 8(a)(iii) in respect of any or all of the conduct in allegations 1 to 2 above.*

6. Mr Khaidoo is a student member of ACCA, having been admitted to student membership on 30 March 2023.

7. Prior to sitting an ACCA examination, candidates receive an attendance docket which contains ACCA's Examination Regulations ('ER') and Examination Guidelines. These include the following regulations:

ER 10:

You may not engage in any irregular conduct designed to assist you in any exam attempt or provide any improper assistance to any other exam entrant in any exam attempt.

ER 15:

Candidates must not whisper or speak out loud during the exam or communicate or attempt to communicate with any person, or permit another person to communicate with them, other than the exam supervisor(s), invigilator(s) or remote invigilator(s) or proctor(s). This includes from the time that you log into the remote proctoring platform until 5 minutes after the time that you submit your exam, or your exam is terminated.

8. On 05 December 2005, Mr Khaidoo attended an examination centre to sit the ACCA Financial Management examination. The exam started at 13:30 and was due to last 3 hours and 20 minutes.

9. Each candidate is given a piece of rough paper on which they can work out their answers. Approximately one-and-a-half hours into the exam, an invigilator saw Mr Khaidoo swapping his rough paper with the candidate sat at the next desk to him. This was also recorded on CCTV.

10. Mr Khaidoo was asked to complete a SCRS2B form before he left the exam centre. In it he stated:

‘The person beside me just asked me about a formula whereby he gave me his rough paper and I just wrote it and gave to him his rough paper back.’

11. The exam scripts of Mr Khaidoo and the other student were reviewed by an ACCA examiner. They concluded that there were reasonable grounds to suspect collusion in respect of one question. Not only did both candidates give the same answer, but they had made the same two errors in respect of their workings.

12. On 05 January 2026, ACCA’s Exams department wrote to Mr Khaidoo in relation to the incident which had occurred at the exam centre. He provided a response by email on 13 February 2026. He stated:

‘1. Yes, I confirm that I read and was aware of the Examination Regulations and Guidelines prior to sitting the examination.

2. I admit that during the examination I communicated with another candidate and attempted to provide assistance in relation to a single question, which was inappropriate and contrary to the Examination Regulations.

I recognise that this conduct was wrong and represented a serious lapse in judgment. This was an isolated incident and was not pre-planned. Although the incident related to one question only, I understand that any attempt to assist another candidate undermines the integrity and fairness of the examination process. I accept full responsibility for my actions.

I would like to clarify that I did not use or attempted to use notes on the examination papers to gain an unfair advantage.

Details of the other candidate:

The other candidate was [redacted], an ACCA student who was seated near me during the Financial Management (FM) examination on 05 December 2025.

3. I sincerely apologise for my actions and for failing to uphold the standards expected of an ACCA student.

I regret my actions and recognise the importance of integrity in professional examinations. This incident represents an isolated lapse in judgment during my student journey. I understand the importance of complying fully with examination regulations and of maintaining the integrity of the assessment process.

I have reflected carefully on the seriousness of this matter and on the professional standards expected of ACCA students, and I am fully committed to complying with all examination and ethical requirements in the future.'

13. Mr Khaidoo completed his Case Management Form ('CMF') on 16 April 2026. In it he stated:

'I admit the facts set out in allegations 1 and 2, namely that during the examination I provided assistance in writing on rough paper to another candidate. I accept that this conduct was inappropriate and contrary to the Examination Regulations. I confirm that this was an isolated incident and was not pre-planned, but rather a lapse in judgement.

'

14. Mr Khaidoo provided a written mitigation statement with his CMF in which he said:

'I fully accept that my actions were wrong. However, I would like to clarify that this was not a calculated or deliberate attempt to act dishonestly or to gain an unfair advantage, but rather a momentary lapse in judgment in response to the situation at the time. I understand that my actions may nevertheless be viewed as lacking integrity, and I deeply regret placing myself in that position.'

15. Mr Khaidoo was asked to confirm whether he also admitted Allegation 3. He replied by email on 25 May 2026, saying:

'In relation to Allegation 3, I acknowledge that my conduct demonstrated a lack of integrity. I would also like to request the committee to take into consideration that from my side, there was no intention to act dishonestly or to provide an

unfair advantage to the other exam entrant. My actions were the result of poor judgement in the moment rather than any deliberate attempt to compromise the integrity of the examination process .'

DECISIONS ON ALLEGATIONS AND REASONS

~~16.~~ The Committee considered the documents before it, the submissions of Mr Ive on behalf of ACCA and Mr Khaidoo on his own behalf, and the advice of the Legal Adviser. The Committee bore in mind that the burden of proving an allegation rests on ACCA and the standard to be applied is proof on the balance of probabilities.

17. At the outset of the hearing, Mr Khaidoo admitted Allegations 1, 2 and 3, including Allegation 3(a) which alleged dishonesty, and which he had previously indicated in correspondence that he disputed.

18. Mr Khaidoo made submissions to the Committee. He told the Committee he fully accepted responsibility for his actions, including the dishonesty. He emphasised it was a split-second decision and a momentary lapse, but he accepted it fell well below the standards expected of an ACCA student. He said he regretted that his actions fell short of the professionalism expected and asked the Committee to take into account his remorse and the fact it was an isolated incident.

19. Having heard from Mr Khaidoo, and having considered the documents before it, the Committee was satisfied that his admissions were properly made.

20. It noted that Mr Khaidoo had never disputed that he had passed his rough paper to another candidate to assist them, and that was consistent with the evidence from the invigilator. Therefore, he clearly accepted that he had provided improper assistance to another candidate, which is the subject matter of Allegations 1 and 2. The Committee was satisfied that this constituted a breach of both ER 10 and ER 15.

21. The Committee carefully considered the dishonesty allegation in Allegation 3(a). It was satisfied that Mr Khaidoo understood that allegation and unequivocally admitted that his conduct was dishonest. Furthermore, applying the test outlined in *Ivey v Genting Casinos*, the Committee was satisfied that any student would understand that helping another to cheat in an exam is

dishonest and would be regarded as such by honest and decent members of the public.

22. It therefore found Allegations 1, 2 and 3(a) proved on the basis of Mr Khaidoo’s admissions.

23. As Allegation 3(b) was put in the alternative to Allegation 3(a), there was no need for the Committee to record a finding on it.

24. The Committee went on to consider Allegation 4(a). Mr Khaidoo accepted that his conduct amounted to misconduct. Whilst it remained a matter for the Committee to determine whether factual allegations constitute misconduct, it took that admission into account.

25. The Committee was in no doubt that assisting another student to cheat in an examination brings discredit on Mr Khaidoo, the Association and the profession of accountancy. It would be regarded as deplorable by fellow members of the professions. It clearly amounts to misconduct.

26. Accordingly, the Committee found Allegation 4(a) proved. As Allegation 4(b) was put in the alternative, there was no need for the Committee to consider it.

SANCTION AND REASONS

27. The Committee considered what sanction, if any, to impose taking into account ACCA’s Guidance for Disciplinary Sanctions (‘GDS’) and the principle of proportionality. The Committee bore in mind that the purpose of sanctions was not punitive but to protect the public, maintain confidence in the profession and declare and uphold proper standards of conduct and behaviour.

28. The Committee took into account Mr Khaidoo’s written mitigation statement, the character reference he provided and the submissions he made during the hearing. He asked the Committee to take his personal circumstances into account. He said his actions were not motivated by a desire to obtain any advantage for himself. It was entirely unplanned, and was a split-second and one-off error of judgment.

29. He said he learned a lesson which he will carry with him throughout his career. He had co-operated fully with ACCA and had accepted responsibility throughout for his actions.

30. In mitigation, the Committee took into account that no previous disciplinary findings have been made against Mr Khaidoo, albeit that had to seen in the context of him having been a member for a relatively short period of time. He had fully engaged and co-operated with ACCA and he made frank admissions. The Committee accepted this was an isolated incident, and he had shown genuine remorse for his conduct.

31. The Committee considered that there were no aggravating factors going beyond the matters inherent in the charges.

32. Having found that Mr Khaidoo's actions amounted to misconduct, including a finding of dishonesty, taking no further action or an admonishment were clearly not appropriate.

33. The Committee considered the guidance in the GDS on a reprimand. As this was deliberate and cognisant behaviour, and was not minor in nature, it was satisfied that a reprimand would not sufficiently mark the gravity of the misconduct.

34. The Committee considered that, whilst the conduct was intentional, it was momentary and not pre-meditated. Whilst there was obvious potential for harm, the Committee was satisfied that in the circumstances no actual harm had been caused, and that Mr Khaidoo's actions were not motivated by personal gain.

35. The Committee accepted Mr Khaidoo had shown insight and was genuinely regretful. He had co-operated and made early admissions. The Committee considered that the behaviour was borne out of naivety rather than anything else, and that in all the circumstances there was no prospect of it being repeated. The Committee therefore concluded that there was no ongoing or future risk to the public.

36. This is a serious matter, and the Committee considered the sanction of removal from the student register. It also considered the guidance in the GDS on findings of dishonesty. It took into account that there is no automatic presumption in favour of removal in every case where a finding of dishonesty has been made.

37. In light of the factors set out above, and taking into account the criteria for a severe reprimand in the GDS, the Committee was satisfied that a severe reprimand was the appropriate and proportionate sanction.

38. Therefore, the Committee made an order under CDR 13(4)(b) severely reprimanding Mr Khaidoo.

COSTS AND REASONS

39. ACCA applied for costs against Mr Khaidoo in the sum of £7,880.00. The application was supported by a schedule providing a breakdown of the costs incurred by ACCA in connection with the hearing.

40. The Committee found that there was no reason in principle not to make an order for costs in ACCA's favour. Nor did it consider that the application was for an unreasonable amount.

41. Mr Khaidoo provided information about his financial circumstances. [REDACTED]

42. [REDACTED]

43. In the circumstances, the Committee determined the appropriate order was that Mr Khaidoo pay costs to ACCA in the sum of £1,000.

EFFECTIVE DATE OF ORDER

44. The order will come into effect from the date of expiry of the appeal period, namely after 21 days from service of this written statement of the Committee's reasons for its decision, unless Mr Khaidoo gives notice of appeal in accordance with the Appeal Regulations prior to that.

Dr Mike Kelly
Chair
05 August 2026