

HEARING

**DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF
CHARTERED CERTIFIED ACCOUNTANTS****REASONS FOR DECISION**

In the matter of: Mrs Nigora Muminova

Heard on: Friday, 16 January 2026

Location: Virtual hearing using Microsoft Teams

Committee: Dr Mike Kelly (Chair)
Dr Beth Picton (Accountant)
Ms Deborah Fajoye (Lay)

Legal Adviser: Mr Charles Apthorp (Legal Adviser)

Persons present

and capacity: Mrs Nigora Muminova (ACCA Student)
Mr Mazharul Mustafa (ACCA Case Presenter)
Miss Mary Okunowo (Hearings Officer)
Ms Elena Sharman (Interpreter)

Summary: Severe Reprimand

Costs: £1,500.00

ACCA

+44 (0)20 7059 5000



info@accaglobal.com

www.accaglobal.com

The Adelphi 1/11 John Adam Street London WC2N 6AU United Kingdom

SERVICE OF PAPERS

1. Mrs Nigora Muminova ("Mrs Muminova") was present but not represented. Mrs Muminova was assisted by an interpreter, interpreting between [PRIVATE] and English.
2. The Committee was provided with the following bundles: hearing bundle (1-64), a tabled additional Bundle (1 - 3), a tabled additional 2 (1 - 6) and service bundle (1- 15).
3. Mrs Muminova faced the following allegations:

ALLEGATIONS

Allegation 1

- (a) During an IFB examination held on 17 November 2022, Mrs Nigora Muminova, an ACCA student, was in possession of unauthorised materials comprising handwritten notes, contrary to Examination Regulation 4;
- (b) Mrs Nigora Muminova's conduct in respect of 1(a) above was:
 - (i) Dishonest, in that Mrs Nigora Muminova's intended to use the unauthorised materials to gain an unfair advantage in the exam; in the alternative
 - (ii) failed to demonstrate integrity.
- (c) By reason of her conduct, Mrs Nigora Muminova's is:
 - (i) Guilty of misconduct pursuant to bye-law 8(a)(i); or
 - (ii) Liable to disciplinary action pursuant to bye-law 8(a)(iii), in respect of 1(a) above.

BRIEF BACKGROUND

4. Mrs Muminova registered as an ACCA student on 02 September 2022. On 17 November 2022 Mrs Muminova attended at an examination centre in [PRIVATE] in order to sit the IFB examination. Prior to the exam commencing Mrs Muminova was provided with an attendance docket which contained the ACCA Guidelines and the Examination Regulations. Regulation 4 warns candidates that they are not permitted to possess, use or attempt to use unauthorised materials in the examination.
5. Following the exam the invigilator stated in her SCRS1B form completed on the day of the exam that Mrs Muminova was found with handwritten notes under her passport and in her pocket during the exam, which were seized.
6. On 29 November 2022, an Exam Production Technician confirmed *“Our panel member for FM and the IFB exam has advised the following in regards to the notes: I have reviewed the notes. It contains formulas to estimate variances and numerous ratios that are in the syllabus. So, it is a clear indication of cheating.”*
7. On 07 December 2022, in response to questions put by ACCA, Mrs Muminova provided a responded stating:
 - “1. Yes, I agree that I had unauthorized materials consisting of handwritten notes during the IFB exam on November 17, 2022.
 2. Yes, I agree that the attached handwritten notes belong to me.
 3. No, I did not intend to use unauthorized materials during the exam.
 4. No, I indeed did not use unauthorized materials during the exam.
 5. No, I have no comments to add in response to the accusations.”
8. On 11 January 2024, the Investigations Officer wrote to Mrs Muminova and put the Exam Centre’s evidence to her once again, in which the Exam Centre stated:

“The candidate was informed that it was an unauthorized material, and we

would inform ACCA about the case...“She said, as she’s a bit old, she cannot learn the formulae by heart. That’s the reason why she took the papers.”

Mrs Muminova was asked to confirm if this was correct. On 17 January 2024, she provided a response stating, “Yes confirm.”

ACCA SUBMISSIONS

9. Mr Mustafa in submissions relied on the documentary evidence and the two reports. He did not call any witnesses. As set out above Mrs Muminova had made written responses to the questions put by ACCA investigation department in which she admitted taking the unauthorised material into the examination.
10. Mr Mustafa submitted that the written notes were relevant to the Exam and he relied upon the evidence of the Exam Production Technician and the responses of Mrs Muminova. He also submitted that Mrs Muminova had provided responses which were inconsistent with her written submission dated 05 January 2026 and what was said in oral evidence.
11. Mrs Muminova provided oral submissions during which she confirmed that the contents of her written submissions dated 05 January 2026 were true. She also submitted that she had rehearsed the information on the way to the Exam by public transport and had the written note in her pocket.
12. Following the Committee retirement Mrs Muminova sent an email which stated that the Invigilator had taken the written notes at the beginning of the Exam and confiscated them. She further stated that it was proof that she had not made use of them during the Exam. The Committee noted that ACCA did not object to the admission of the further documentation. The Committee determined that it was in the interest of justice to admit the email into evidence and gave the parties an opportunity to make further submissions on this issue.

DECISION ON FACTS / ALLEGATION(S) AND REASONS

13. The Committee considered the oral submissions carefully, reviewed the

exhibits, took account of the written submission of ACCA and the response of Mrs Muminova dated 05 January 2026 and her oral evidence. The Committee also took into account the email sent by Mrs Muminova on 16 January 2026 during the hearing and the further submissions made by the parties. The Committee received advice from the Legal Advisor, which it accepted.

Allegation 1 a), b) and c)

The Committee finds Allegation 1a) proved.

14. The Committee accepted the admission to this allegation by Mrs Muminova. It went on to review the photocopies of the unauthorised material, which were included in the bundle and the SCRS1B form completed on the day of the hearing by the Supervisor. The Committee noted that the material could assist Mrs Muminova in completing the IFB Exam and accepted the evidence of the Exam Production Technician who stated that the notes contained formulas to estimate variances and numerous ratios that were in the syllabus.
15. The Committee had regard to the Exam Regulations, which it was satisfied Mrs Muminova was provided with and was aware of the instructions set out in the instruction sheet. The Committee took into account the admissions made by Mrs Muminova in her response dated 05 January 2026 and her admission to allegation 1(a). The Committee reached the following conclusions:
 - a. Mrs Muminova had failed to comply with the clear instructions, that she had been provided with, that no unauthorised material should be taken into the examination.
 - b. Mrs Muminova's proven conduct, possession of unauthorised material during an examination, was deliberate and intentional and thereby amounted to a breach of the Exam Regulations.
 - c. The Committee had regard to Exam Regulation 6, and ACCA's evidence that the unauthorised material was relevant to the exam syllabus being examined and may have been used to assist Mrs Muminova in the exam.

- d. In addition, the Committee determined that Mrs Muminova had not discharged the burden on her to show that she did not intend to use the material to gain an unfair advantage in the exam. The Committee therefore concluded that she used the material present to assist her in anticipation of relevant questions forming part of the exam and intended to gain an unfair advantage by using the written notes to assist her in answering the questions.

Allegation 1 b)

16. The Committee found Allegation 1(b)(i) proved.
17. The Committee had found that Mrs Muminova was aware that she had taken unauthorised material into the examination. In addition, she had sought to conceal that fact from the invigilator by hiding the written notes, which contained relevant formulas, under her passport. The Committee had determined at Allegation 1(a) that she intended to use the material to gain an unfair advantage in the exam. Having established her state of mind and knowledge at the relevant time, the Committee went on to consider whether this would be considered by a member of the public to be dishonest conduct. The Committee found that this was dishonest conduct by the standards of ordinary decent people and therefore found Allegation 1(b)(i) proved.
18. The Committee did not go on to consider Allegation 1(b)(ii) namely whether there was a lack of integrity as this allegation was put as an alternative.

Allegation 1c)

MISCONDUCT AND LIABILITY TO DISCIPLINARY ACTION

19. In respect of Allegation 1c) i) the Committee regarded that honesty is a fundamental tenet of the profession. The Committee had found Mrs Muminova had been dishonest during an exam and determined that the misconduct was serious. Mrs Muminova's dishonest conduct fell far short of the standards expected of a member of the accountancy profession. It could not be regarded

as anything other than unacceptable behaviour which brought the profession into disrepute and constituted misconduct.

20. The Committee did not go on to consider Allegation 1(c)(ii) whether there was a breach of bye-law 8(a)(iii) as this had been put as an alternative allegation if Allegation 1(c)(i) was not proved.

SANCTION AND REASONS

21. Mr Mustafa made submissions on the appropriate and proportionate sanction. Mrs Muminova also made submissions on the appropriate sanction, which included the impact of any order on her and her financial position. The Committee received advice from the Legal Adviser and in determining the appropriate and proportionate sanction considered the least restrictive sanctions first before moving onto the more serious ones.
22. The Committee considered what sanction, if any, to impose in the light of its findings, having regard to ACCA's Guidance for Disciplinary Sanctions (2024). It first sought to identify aggravating and mitigating factors.
23. Mrs Muminova had no previous disciplinary findings against her. That in the Committee's view was a mitigating factor, although not a strong one given her status as an ACCA student. It also took account of it being an isolated incident, that there had been admissions at the examination and during ACCA's investigation. The Committee took into account her previous good character. In the Committee's view there was limited mitigation.
24. The Committee next considered whether there were any aggravating factors. It found that the conduct was pre-planned and there was an attempt to undermine the validity and integrity of the examination process. The Committee found that Mrs Muminova may have used the notes in the examination. In addition, the Committee saw some remorse and evidence of limited insight in what it considered to be serious breaches.
25. The Committee took into account that the dishonesty was a one-off incident over a short period of time. It took into account section E2 of ACCA Guidance

for Disciplinary Sanctions regarding findings of dishonesty and that the dishonest misconduct was of short duration.

26. The Committee considered that it would be wholly insufficient to take no further action or impose an admonishment. Neither of those sanctions would reflect the seriousness of the conduct.
27. In respect of a reprimand the Committee considered the dishonest conduct to be serious and not minor. It noted that there was limited evidence of insight and understanding of the seriousness of the conduct and the impact of the conduct on the reputation of the profession. In Committees view a reprimand was insufficient to mark the misconduct.
28. The Committee went on to consider whether a severe reprimand was a sufficient sanction. The Committee considered the factors listed at C4.1 in the guidance. It noted that in addition to showing some insight Mrs Muminova showed remorse into her conduct. The Committee noted the engagement and full cooperation with her professional body. In reaching its decision it took into account the importance of protecting the integrity of the profession's Examinations. The Committee took into account that [PRIVATE], and it considered that this was an isolated incident which was unlikely to be repeated in the future. The Committee therefore determined that the proportionate sanction was to impose a severe reprimand.

COSTS AND REASONS

29. Mr Mustafa applied for costs totalling £6,476. He acknowledged that this was based on an estimated hearing time of a full day.
30. The Committee was satisfied that the proceedings had been properly brought and that ACCA was entitled in principle to its costs. The Committee also recognised that it needed to consider the principle that the majority of those paying ACCA's fees should not be required to subsidise the minority who, through their own misconduct, have found themselves subject to disciplinary proceedings. The Committee considered that the time spent, and the sums

claimed were reasonable, and assessed reasonable costs as £6,476.

31. There was limited information before the Committee about Mrs Muminova 's means or personal circumstances, which ACCA had requested. The Committee determined that it was appropriate to depart from the standard position that the reasonable costs of the ACCA should be paid by the student member. It took into account the [PRIVATE] of Mrs Muminova that she had set out in her oral submissions and in her statement of financial means. The Committee directed that Mrs Muminova pay £1,500.00 towards ACCA's costs.

ORDER

32. The Committee ordered as follows:
 - (a) Mrs Muminova shall be made the subject of a severe reprimand.
 - (b) Mrs Muminova shall make a contribution to ACCA's costs of £1,500.00.

Dr Mike Kelly
Chair
16 January 2026