HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Faiz Muhammad**
Heard on:	**Thursday 30 July 2026**
Location:	**Remotely via Microsoft Teams**
Committee:	**Mr Steven Chandler (Chair)** **Mr David Horne (Accountant)** **Ms Sue Heads (Lay)**
Legal Adviser:	**Mr Robin Havard (Legal Adviser)**
Persons present and capacity:	**Mr Mazharul Mustafa (ACCA Case Presenter)** **Ms Aimee Murphy (Hearings Officer)** **Mr Faiz Muhammad (Member)**
Summary:	**Allegations 1, 2(a) & 4 were found proved. Exclusion from membership of ACCA with immediate effect.**
Costs:	**£9,289**

ALLEGATIONS

Faiz Muhammad ('Mr Muhammad'), at all material times an ACCA trainee:

ACCA
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www.accaglobal.com
The Adelphi 1/11 John Adam Street London WC2N 6AU United Kingdom

1) Applied for membership to ACCA on or about 27 June 2022 and in doing so purported to confirm in relation to his ACCA Practical Experience training record he had the following Performance Objectives:

- Performance Objective 1: Ethics and professionalism
- Performance Objective 2: Stakeholder relationship management
- Performance Objective 3: Strategy, innovation and sustainable value creation
- Performance Objective 4: Governance, risk and control
- Performance Objective 5: Leadership and management
- Performance Objective 6: Record and process transactions and events
- Performance Objective 7: Prepare external financial reports
- Performance Objective 8: Analyse and interpret financial reports
- Performance Objective 14: Monitor performance

2) Mr Muhammad's conduct in respect of the matters described in Allegation 1 above was:

a. Dishonest in that Mr Muhammad knew he had not achieved all or any of the performance objectives referred to above as described in the corresponding performance objective statements.

b. In the alternative, any or all of the conduct referred to in Allegation 1 above demonstrates a failure to act with Integrity.

3) In the further alternative to Allegations 2a) and 2b) above, such conduct was reckless in that Mr Muhammad paid no or insufficient regard to ACCA's requirements to ensure that the performance objective statements referred to in Allegation 1 had to be in his own words as required by ACCA.

4) By reason of his conduct, Mr Muhammad is guilty of misconduct pursuant to

ACCA bye-law 8(a)(i) in respect of any or all the matters set out at 1 to 3 above.

DECISION ON FACTS, ALLEGATIONS AND REASONS

1. In reaching its decisions with regard to the allegations, the Committee had considered the following documents: a Report and Evidence Bundle (pages 1 to 273); a Bundle of Performance Objectives Relating To Complaint Against Mr Faiz Muhammad (pages 1 to 151), and a Service Bundle (pages 1 to 19). The Committee had listened carefully to the submissions made by Mr Mustafa and Mr Muhammad, and also considered legal advice, which it had accepted.

2. All allegations had been denied by Mr Muhammad. The Committee kept in mind that the burden of proving the allegations rested with ACCA and the standard of proof to be applied was the civil standard, namely on the balance of probabilities.

3. On 25 January 2016, Mr Muhammad was admitted as a registered student.

4. On 12 April 2021, Mr Muhammad was admitted as an affiliate.

5. On 30 June 2022, Mr Muhammad was admitted as a member.

Allegation 1

6. Allegation 1 concerned the conduct on the part of Mr Muhammad in relation to the completion of his practical experience training which is a prerequisite to applying for full membership of ACCA.

7. In reaching its findings of fact in respect of allegation 1, the Committee had considered carefully, and accepted, the evidence of the following witnesses:

   (i) Karen Watson, a Senior Administrator in ACCA's Member Support Team as contained in a statement dated 13 October 2025, and

   (ii) Dawn McKenna, Manager of ACCA's Professional Development Manager, as contained in a statement dated 30 September 2025.

8. None of the above evidence had been challenged by Mr Muhammad.

9. The Committee had also considered the content of the documents provided by ACCA in support of its case, all of which were consistent with the written evidence of the witnesses.

The process to acquire relevant practical experience

10. The following sets out the process Mr Muhammad would have been required to follow, as detailed by Ms McKenna in her statement.

11. The following abbreviations have been used:

PER – Practical Experience Requirement;
PES – Practical Experience Supervisor;
PO – Performance Objective.

12. Upon an ACCA student completing all their ACCA exams, they become an ACCA affiliate. However, in order to apply for membership, they are required to obtain at least 36 months' practical experience in a relevant role ('practical experience'). It is permissible for some or all of that practical experience to be obtained before completion of ACCA's written exams.

13. A person undertaking practical experience is often referred to as an ACCA trainee. For the purposes of this decision, having noted that Mr Muhammad had been described in the allegations as a trainee throughout the material time, the Committee will also refer to him as a trainee.

14. An ACCA trainee's practical experience is recorded in that trainee's PER training record, which is completed using an online tool called 'MyExperience' which is accessed via the student's MyACCA portal.

15. As part of their practical experience, each trainee is required to complete nine POs under the supervision of a qualified accountant, who is their PES. A PES means a qualified accountant who has worked closely with the trainee and who knows the trainee's work. A PES is usually the trainee's line manager. It is the trainee's responsibility to ensure that the PES is qualified to hold such a position.

16. An accountant is recognised by ACCA as a qualified accountant if they are a qualified accountant recognised by law in the trainee's country and/or a member of an International Federation of Accountants ("IFAC") body. Once a trainee believes they have completed a PO, they are required to provide a statement in their PER training record describing the experience they have gained in order to meet the objective. Given this is a description of their own experience, the statement must be unique to them.

17. Through the online tool, the trainee then requests that their PES approves that PO.

18. In addition to approval of their POs, the trainee must ensure their employment (where they have gained relevant practical experience) has been confirmed by the trainee's line manager who is usually also the trainee's PES. This means the same person can, and often does, approve both the trainee's time and achievement of POs.

19. If the trainee's line manager is not qualified, the trainee can nominate a PES who is external to the firm to supervise their work and approve their POs. This external PES must have some connection with the trainee's firm, for example as an external accountant or auditor.

20. ACCA's August 2020 PER guide states:

    'If … … your organisation does not employ a professionally qualified accountant who can sign-off your performance objectives then you could ask an external accountant or auditor who knows your work, to be your practical experience supervisor and work with your line manager to sign off your objectives."

21. Once all nine POs have been approved by the trainee's PES (whether internal or external) and their minimum 36 months of practical experience has been signed off, the trainee is eligible to apply for membership, assuming they have passed all of their exams and completed successfully ACCA's ethics module.

22. POs and ACCA's exams are closely linked so that the knowledge and techniques the trainee develops through their studies, are relevant in their workplace. The tasks and activities a trainee will be asked to demonstrate in the POs are also closely related to the type of work they will undertake on a regular basis in an accounting or finance role.

23. Each PO comprises 3 parts: (i) a summary of what the PO relates to, (ii) 5 elements outlining the tasks and behaviours a trainee must demonstrate to be able to achieve the PO and (iii) a 200 to 500-word concise personal statement in which a trainee must summarise how they achieved the PO.

24. In total, a trainee is, and was at the material time, required to complete nine POs. The POs numbered 1 to 5 are compulsory. There are then a number of optional 'Technical' POs from which the trainee needs to choose four. ACCA recommends to trainees that they choose the technical POs that best align to their role so that it is easier to achieve the PO. In that regard the ACCA's requirements as published in the August 2020 guide (being the guide in place when Mr Muhammad requested his PO statements be approved on 23 June 2022, and which were approved on 27 June 2022), explain the following:

"The performance objectives you choose should be agreed with your practical experience supervisor. You should consider the following points when selecting which performance objectives to target … … Match any business objectives you have been set at work with the performance objectives. This will allow you to work towards your business objectives and your PER at the same time."

25. In their personal statement for each PO, a trainee needs to provide a summary of the practical experience they gained. They must explain what they did, giving an example of a task. They must describe the skills they gained which helped them achieve the PO and they must reflect on what they have learned including what went well or what they would have done differently.

26. A trainee's personal statement for each PO must be their own personal statement that is unique to them and their own experience. Trainees must not, therefore, use a precedent or template or another trainee's personal statement, which would undermine the PER element of the ACCA qualification. The August 2020 published guide, and all subsequent guides, concludes:

"Your situation and experience are unique to you, so we do not expect to see duplicated wording, whether from statement to statement, or from other trainees. If such duplication occurs, then it may be referred to ACCA's Disciplinary Committee."

27. ACCA's PER guides are, and were at the material time, available online. Although the Guides are printed in English, all trainees will have taken their exams in English. The Committee found that it must follow that the trainees would have a reasonable command of the English language.

28. All PESs must be registered with ACCA. Trainees must enter their PES's details using the MyExperience online recording tool which generates an invitation to their nominated supervisor to act as their supervisor. If the supervisor accepts that invitation, the supervisor is required to record their details using the same recording tool.

29. All PESs have to be registered with ACCA through ACCA's online tool. For those supervisors registering as a trainee's IFAC qualified supervisor (whether internal or external), they are required to provide the name of their IFAC member body and their IFAC membership number issued by that body. They must also provide evidence of their membership of that IFAC body by uploading their membership card.

The Practical Experience Requirement (PER) training record for Mr Muhammad

30. A copy of the PER training record for Mr Muhammad recorded that he was employed by two firms, namely Firms A and B. In particular, it recorded the following:

    a. Mr Muhammad was employed by Firm A from [REDACTED] in the role of [REDACTED];

    b. The Committee noted that, in the PER training record 24 months of relevant practical experience has been claimed, which related to the period of employment referred to in the paragraph immediately above;

    c. Mr Muhammad was also employed by Firm B from [REDACTED} in the role of [REDACTED];

    d. Again, the Committee noted that in the PER training record 14 months of relevant practical experience has been claimed, which related to the period of employment at Firm B;

e. The 24 months claimed at Firm A and 14 months at Firm B totaled 38 months. The total period was therefore in excess of the minimum requirement of 36 months;

f. The Supervisor Details for Mr Muhammad recorded that a Person A registered on 03 June 2022 as his ‘IFAC qualified line manager’;

g. As Mr Muhammad’s ‘IFAC qualified line manager’, Person A was authorised to approve both Mr Muhammad’s time/ experience (while employed at Firm B) and all his POs. In that regard, Mr Muhammad requested that Person A approve his time/experience of 14 months on 03 June 2022 and on 06 June 2022 they did so. On 23 June 2022, Mr Muhammad requested that Person A approve all his nine POs and they did so on 27 June 2022;

h. The Supervisor Details for Mr Muhammad also recorded that a Person B registered on 03 June 2022 as his ‘IFAC qualified line manager’;

i. Person B was authorised to approve both Mr Muhammad’s time/experience (in relation to his employment at Firm A) and all his POs. However, Mr Muhammad only requested that Person B approved his time/experience claim. In that regard, Mr Muhammad requested that Person B approve his time/experience of 24 months on 07 June 2022 which they did on 08 June 2022.

31. It was confirmed by Mr Mustafa that it was not disputed that Mr Muhammad had been employed by Firms A and B as set out in Mr Muhammad’s training record, nor that he may have received supervision from Person A. However, the Committee accepted Mr Mustafa’s submission that this was not relevant to the case presented to the Committee which was restricted to consideration of Mr Muhammad’s POs.

32. As stated above, the training record for Mr Muhammad confirmed that, on 23 June 2022, he requested Person A to approve all his nine POs and Person A did so on 27 June 2022.

33. On the same day, namely 27 June 2022, Mr Muhammad applied for membership and he became a member on 30 June 2022.

34. An important part of Mr Muhammad’s application for membership was based on the approved POs which, in turn, were based on the PO statements which Mr Muhammad had included.

35. Consequently, the Committee was satisfied that, when Mr Muhammad applied for membership to ACCA on or about 27 June 2022, he purported to confirm that, in relation to his ACCA Practical Experience training record, he had achieved Performance Objectives 1, 2, 3, 4, 5, 6, 7, 8 and 14.

36. Therefore, the Committee found allegation 1 proved.

Allegation 2(a)

37. In reaching its decision on whether Mr Muhammad had acted dishonestly, the Committee had relied on the test for dishonesty as prescribed by the Supreme Court in the case of Ivey v Genting Casinos t/a Crockfords [2017] UKSC 67.

38. The Committee relied on its findings of fact under allegation 1 above.

ACCA's Investigation

39. The PER training records of twenty-two ACCA trainees were reviewed by ACCA’s Professional Development Team. It was alleged that this review revealed that these trainees shared most of the same PO statements with each other.

40. The PO statements for these twenty-two trainees were approved between 16 March 2017 and 25 October 2023.

41. Consequently, all twenty-two trainees were referred to ACCA’s Investigations Team. Mr Muhammad was one of the twenty-two trainees investigated.

42. Based on its findings above, the Committee found that, in order to comply with the PER, all of a trainee's PO statements should be unique to them and in their own words. They must not be copied from other trainees or from templates as this undermined the PER element of the ACCA qualification.

43. Indeed, in his opening, Mr Mustafa referred to sections of the Guidance document for ACCA’s Practical Experience Requirement, to include the following:

“YOUR STATEMENT

What should I write?

Each statement should be a concise explanation of how you achieved the performance objective description. Remember that you only need to cover the broad description of each performance objective. You don't need to summarise all the activities you carried out to achieve the individual elements.

We'll need details of one or two tasks that you've been involved with for every performance objective. The tasks should relate closely to the objective's description. Remember there is a limit of 200-500 words for each statement.

When writing your statement:

- *be concise*
- *avoid using jargon or abbreviations, unless they are explained.*
- *provide evidence and examples to help illustrate your statement.*
- *avoid repeating information or making reference to other statements.*

Remember that your experience is unique and your statement should be unique too.”

44. Mr Mustafa also referred to the following paragraphs from the statement of Ms McKenna which had not been challenged by Mr Muhammad. In turn, Ms McKenna had quoted from the myACCA online tool which would have been seen by Mr Muhammad.

“31. In relation to completing their POs, ACCA’s guide has always provided advice on how … includes detailed guidance under the sub-heading ‘Writing your Performance Objective statements’ and concludes:

‘…Your situation and experience are unique to you, so we do not expect to see duplicated wording, whether from statement to statement, or from other trainees.

If such duplication occurs, then it may be referred to ACCA's Disciplinary Committee.'

32. In addition, within each trainee's myACCA online tool, further advice is provided. Exhibited to this statement marked ***DM5*** *is a screenshot of the page each trainee sees when they go into their account to review their POs, including when they are in a position to upload a PO statement. In particular, this states:*

*'**How do I complete my performance objectives?***

All the performance objectives are made up of a description, elements and a statement. For each performance objective, you have to do the following:

- *write a short statement describing your experience*
- *get your supervisor to confirm that you are competent in all of the elements*
- *have the performance objective signed off by your supervisor*

You only need to cover the description of the performance objective in your statement. You don't need to summarise all the activities you carried out to achieve the individual elements. We'll need details of one or two tasks that you've been involved with for each performance objective statement. The tasks should relate to closely to the objective's description.

Your statement should:

- *Be in your own words*
- *Be clear and concise*
- *Provide evidence and examples to help illustrate your experience*
- *Avoid repetition or reference to other statements*
- *Not provide any private or sensitive information*
- *Be a true and accurate reflection of your work… '*

…

51. A trainee's statement for each PO must be their own personal statement that is unique to them and their own experience. This is referred to in ACCA's guides, as referred to in paragraph 19 above, and also the online recording tool, as referred to in paragraph 34 above. Trainee's must not therefore use a precedent *or template or another trainee's personal statement, which would clearly undermine the whole point of the PER element of the ACCA qualification."*

45. Where PO statements were the same or significantly similar to the PO statements of any other trainees, it meant that there was no proof that the trainee had met the objective in the way claimed or possibly at all.

Analysis of Mr Muhammad's PO statements as contained in his PER training record compared with those of other ACCA trainees being part of this cohort.

46. In carrying out this analysis, the Committee noted that ACCA had been careful to record the PO statement for any one PO which was first in time, on the basis this statement may be original and therefore written by the trainee based on their actual experience, unless there was evidence suggesting otherwise.

47. The 'first in time date' was the date the trainee requested that their IFAC qualified line manager approved the PO in question within their PER. This was on the basis that as soon as the PO narrative had been uploaded to the PER, the trainee would have then requested approval. In most of the cases within this cohort, the supervisor approved the POs on the same day or if not very soon thereafter.

48. In relation to Mr Muhammad, the analysis revealed:

    a. None of his PO statements were first in time and

    b. All nine of his PO statements were significantly similar to the PO statements contained in the PERs of other trainees and which predated Mr Muhammad's.

49. The Committee had considered carefully the analysis carried out by ACCA relating to Mr Muhammad's POs and those of the other trainees as summarised in the tables contained in the bundles of documents provided by ACCA.

50. The Committee had read the pages in the main bundle in which the PO statements of Mr Muhammad had been produced. It had read the bundle entitled "Performance Objectives relating to complaint against Mr Faiz Muhammad" in which the other trainees' PO statements had been reproduced and also the PO

statements of Mr Muhammad and the other trainees had been set out, side-by-side.

51. The Committee found that the other trainees requested approval of all their POs on earlier dates to the one on which Mr Muhammad had requested approval of his POs, namely 23 June 2022.

52. Having considered the evidence, the Committee found that the PO statements of Mr Muhammad were significantly similar to the following trainees:

PO1 – Trainee A;

PO2 – Trainee A;

PO3 – Trainee A;

PO4 – Trainees A, B, C, D and E;

PO5 – Trainees B, C, D, E and F;

PO6 – Trainees A, B, C, E and F;

PO7 – Trainees A and G;

PO8 – Trainees E, G and H;

PO14 – Trainee A.

53. Mr Mustafa referred the Committee to two examples which showed side-by-side comparisons of the PO statements of Mr Muhammad and another trainee. The Committee was satisfied that both statements were significantly similar and large parts of them were identical, to include some typographical errors.

Mr Muhammad's response

54. The Committee had considered the responses to ACCA's investigation provided by Mr Muhammad on 06 and 11 September 2025 and 27 October 2025 in reply to

ACCA's correspondence. It had also read the email from Person A and letter from Firm B both dated 11 September 2025.

55. At the hearing, having been informed of the difference between giving evidence and making submissions, and the different weight that the Committee may place on his account depending on his decision, Mr Muhummad chose to make submissions.

56. Mr Muhammad stated that he had gone online to find out how to draft his PO statements in a professional way. He had explored different online tools to assist him, using different candidates and different organisations but he did not copy anyone else's and he did not know, nor had he had contact with, any of the other students and he did not know that they had already submitted their applications.

57. It was suggested by Mr Muhammad that most of the activities an accountant does are similar and so the PO statement is also going to be similar. Furthermore, he was undertaking work which was relevant to his qualification. He was sure that he had achieved his Performance Objectives but he did accept the issue with the similarity with the wording but he denied that he had been dishonest.

58. Mr Muhammad suggested that ACCA could have rejected his application if the words of the PO statements were similar but they had approved his application for membership. He believed that every *"project"* would have a way of detecting plagiarism and so his application could have been rejected when it was submitted if there was found to be any similarity.

59. Mr Muhammad repeated that he had the necessary practical experience and so, other than the wording, he had sufficient experience.

60. It had also been suggested by Mr Muhammad that he had offered to re-write his PO statements if required.

61. Finally, in answer to a question from the Committee, Mr Muhammad confirmed that he was aware of ACCA's requirements that PO statements should be in his own words. He stated that he was just trying to get information online from different sources but he was aware of this requirement.

The Committee's conclusions in respect of allegation 2(a)

62. The Committee found that that it was not credible that trainees, including Mr Muhammad, would have undergone exactly the same work experience and then expressed it in effectively identical terms, as per the description of the work experience described by Mr Muhammad and the trainees identified above in their PO statements 1, 2, 3, 4, 5, 6, 7, 8 and 14.

63. The Committee was satisfied that the wording used by Mr Muhammad was either largely taken from the PO statements of the other trainees and/or taken from some sort of template and that it represented a pattern of behaviour, repeated in respect of nine of Mr Muhammad's POs which were particularised in this allegation.

64. The Committee found that, in respect of each of the nine PO statements, Mr Muhammad had submitted them to the same person, Person A, for approval on 23 June 2022, and they had all been approved by Person A on 27 June 2022. In respect of all nine PO statements, they all post-dated the POs of the trainees particularised above.

65. The Committee was satisfied that this was a clear abuse of the process of validation and no weight could be placed on the description of the experience gained as described in those nine PO statements.

66. The Committee found that Mr Muhammad had failed to write the statements in support of POs 1, 2, 3, 4, 5, 6, 7, 8 and 14 in his own words. Adopting the terminology in the PER guidance, the words used by Mr Muhammad were not unique to him. Furthermore, it was noted by the Committee that Mr Muhammad had conceded in the course of his submissions that he was aware of ACCA's requirement that PO statements had to be written in his own words.

67. The Committee found that Mr Muhammad must have known at the time he submitted his application for membership that he had not achieved the performance objectives in respect of POs 1, 2, 3, 4, 5, 6, 7, 8 and 14 in the manner described in the statements that he had submitted in support of his application. The Committee concluded that he did so in an attempt to deceive his regulator.

68. The Committee was satisfied that, by the standards of ordinary decent people, the conduct outlined above would be considered to be dishonest.

69. Consequently, the Committee found allegation 2(a) proved.

Allegation 2(b)

70. On the basis that this allegation was pleaded in the alternative to allegation 2(a), the Committee made no finding in respect of it.

Allegation 3

71. On the basis that this allegation was pleaded in the alternative to allegation 2(a), the Committee made no finding in respect of it.

Allegation 4

72. Taking account of its findings that Mr Muhammad had acted dishonestly, the Committee was satisfied that he was guilty of misconduct. Such conduct was serious and fell far below the standards expected of an accountant and member of ACCA. It could properly be described as deplorable. In the Committee's judgement, it brought discredit to Mr Muhammad, the Association and the accountancy profession. Such conduct undermined ACCA's role in maintaining standards in the profession and placed at risk the reputation of ACCA and the wider profession.

73. The Committee found allegation 4 proved.

SANCTION AND REASONS

74. The Committee considered what sanction, if any, to impose taking into account all it had read in the bundle of documents, ACCA's Guidance for Disciplinary Sanctions, and the principle of proportionality. It had listened to submissions from Mr Mustafa and Mr Muhammad, and to legal advice from the Legal Adviser, which it accepted.

75. The Committee considered the available sanctions in increasing order of severity having decided that it was not appropriate to conclude the case with no order.

76. The Committee was mindful of the fact that its role was not to be punitive and that the purpose of any sanction was to protect members of the public, maintain public

confidence in the profession and in ACCA, and to declare and uphold proper standards of conduct and performance.

77. In mitigation, Mr Muhammad stated that he had not wanted to take unfair advantage and he was willing to re-write his PO statements. He did not believe there was a need to impose a sanction as he did not have any other regulatory matters recorded against him.

78. The Committee considered whether any mitigating or aggravating factors featured in this case.

79. The Committee accepted that there were no previous findings against Mr Muhammad. Whilst Mr Muhammad had cooperated with the investigation, the Committee bore in mind that a member has a duty to cooperate with their regulator. There was no evidence of any other mitigating factors in this case. The Committee had not received any references or testimonials.

80. As for aggravating features, on the basis of the Committee's findings, the Committee approached its deliberations with regard to sanction on the basis that Mr Muhammad had not provided any evidence of insight into his conduct, nor had he provided any evidence of remorse.

81. As for Mr Mohammad's conduct in respect of gaining his membership by dishonest means, the Committee concluded that this was premeditated and, by doing so, Mr Mohammad had derived a personal benefit.

82. The Committee concluded that neither an admonishment nor a reprimand would adequately reflect the seriousness of the Committee's findings.

83. The Committee then considered whether a severe reprimand would be an appropriate sanction. Again, taking account of the seriousness of its findings, the Committee did not consider that a severe reprimand would be sufficient or proportionate. The Committee had not been provided with any evidence of Mr Muhammad's understanding and appreciation of the misconduct found proved.

84. The Committee had found that Mr Muhammad had acted dishonestly. This was very serious. Due to the lack of legitimate evidence regarding his training, he had become a member when he may not have been competent to hold such a position.

In this way, whilst there was no evidence of any actual harm, he presented a risk to the accountancy profession and the public.

85. In the Committee's judgement, Mr Muhammad's overall conduct was fundamentally incompatible with being a member of ACCA and risked undermining the integrity of ACCA membership. The Committee adopted the Guidance which stated that the reputation of ACCA and the accountancy profession was built upon the public being able to rely on a member to do the right thing in difficult circumstances. It noted this was a cornerstone of the public value which an accountant brings.

86. The Committee had considered whether there were any reasons which were so exceptional or remarkable that it would not be necessary to exclude Mr Muhammad as a member of ACCA but could find none.

87. The Committee concluded that the only appropriate, proportionate and sufficient sanction was to order that Mr Muhammad shall be excluded from membership of ACCA.

COSTS AND REASONS

88. The Committee had been provided with a simple costs schedule (one page) and a detailed cost schedule (one page). It had taken account of the document entitled Guidance for Costs Orders 2023.

89. The Committee concluded that ACCA was entitled to be awarded costs against Mr Muhammad, all allegations having been found proved. The amount of costs for which ACCA applied was £11,269**.** However, the hearing, which had been listed for two days, had not taken as long as estimated. Having taken this factor into account, it reduced ACCA's claim to £9,289.

90. Taking account of the complexity of the case, the Committee did not consider that the costs incurred were unreasonable.

91. A statement of financial means had been provided by Mr Muhammad. In the letter dated 01 July 2026 sent to Mr Muhammad informing him of this hearing, there is a section on costs which confirms that, if the allegations were found proved, ACCA would apply for its costs, and that the Committee would take into account Mr

Muhammad's ability to pay as long as he provided evidence of his finances. The email sending the letter to Mr Muhammad also enclosed the Guidance on costs which confirms that not only must Mr Muhammad return the Statement of Financial Means duly completed but also he must provide documentary proof to support the figures contained in the statement. Mr Muhammad had failed to provide any documentary evidence to support the figures contained in the Statement. However, he did say that the other expenses [REDACTED].

92. In all the circumstances, in the absence of any documentary proof, and having reduced the amount of costs to reflect the actual time taken at the hearing, the Committee considered that it was reasonable and proportionate to award ACCA costs in the amount of £9,289.

EFFECTIVE DATE OF ORDER

93. Taking into account all the circumstances, the Committee decided that it was necessary, and in the interests of the public, for this order to take immediate effect.

94. In reaching its decision, the Committee took account of the fact that Mr Muhammad had obtained his ACCA membership by improper means. It would not be consistent with such a finding if the Committee were to allow Mr Muhammad to continue to hold himself out to the public as a member of ACCA.

Mr Steven Chandler
Chair
31 July 2026