

HEARING

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

In the matter of: Ms Jamila Hasanova

Heard on: Tuesday, 02 June 2026

Location: Remotely via Microsoft Teams

Committee: Mr Martin Winter (Chair)
Ms Morenike Asaju (Accountant)
Mr Nigel Pilkington (Lay)

Legal Adviser: Mr David Marshall

**Persons present
and capacity:** Ms Joanna La Roche (ACCA Case Presenter)
Miss Lauren Clayton (Hearings Officer)

Summary: Allegations 1, 2(a), and 3 proved. Misconduct found.
Removed from student register.

Costs: £6,636.00

1. The Committee met to hear an allegation of misconduct against Ms Hasanova. Ms La Roche appeared for ACCA. Ms Hasanova was not present or represented.
2. The Committee had a main bundle of papers containing 84 pages and a

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Service bundle of 25 pages.

SERVICE AND PROCEEDING IN ABSENCE

3. The Committee was satisfied that Ms Hasanova had been served with the documents required by regulation 10(7) of The Chartered Certified Accountants' Complaints and Disciplinary Regulations 2014 in accordance with regulation 22. The required documents were contained in the papers before the Committee. There was evidence that they were sent by email on 01 May 2026 to an email address notified by Ms Hasanova to ACCA as an address for all correspondence.
4. The Committee went on to consider whether to exercise its discretion to proceed in Ms Hasanova's absence. This case was originally listed to be heard on 12 February 2026. Ms Hasanova did not attend. The Committee on that occasion said that 'She did not appear to have taken much part in the proceedings so far'. It said that it did not consider that her 'very limited contacts indicated someone with a firm intention to take a full part in her hearing. If there had been no other matters to take into account, the Committee would have proceeded in her absence.' On that occasion there was a further matter to take into account, namely an application by ACCA to admit further important evidence. That Committee therefore adjourned and gave directions.
5. On this occasion, the evidence is complete and there has been no further contact from Ms Hasanova since the last hearing. There has been minimal communication with Ms Hasanova throughout the disciplinary process since she was first notified that her conduct was under investigation. Following service on 01 May 2026 numerous attempts were made to contact Ms Hasanova by email and telephone but none was successful. The Committee concluded that Ms Hasanova had deliberately chosen not to exercise her right to be present. There was no reason to think that an adjournment would secure her attendance and there was no other reason for adjourning.
6. These were serious allegations. It was in the public interest that this hearing should take place without undue delay. The Committee determined to proceed

in Ms Hasanova's absence.

PRELIMINARY MATTERS

7. Ms La Roche applied to amend the allegations to change the date in paragraph 1 from '22 January' to '19 January'. The Committee was satisfied that the amendment could not prejudice Ms Hasanova in the conduct of her defence and allowed it.

ALLEGATION(S)/BRIEF BACKGROUND

8. Ms Hasanova registered as an ACCA Student on 07 December 2023. On 19 January 2025 she submitted an ACCA contact form saying:

I recently took the [F2/F3/F4] exam and received a "pass" during the exam, but my results are not showing up in "MyACCA". Could you kindly assist me in resolving this issue and provide guidance on the next steps?

She attached four 'Provisional Result Notification certificates'

9. ACCA's response was that they were looking into it. On investigating ACCA formed the view that three of these certificates were not genuine.
10. Meanwhile, on 23 January 2025 Ms Hasanova wrote again:

Subject: Apology for My Mistake

I would like to take a moment to sincerely apologize for the mistake I made. I have realized that the error was entirely on my part, and I take full responsibility for it. Please rest assured that I am working on correcting it, and I deeply regret any inconvenience this may have caused I am truly ashamed of this situation and will do my best to ensure it does not happen again.

11. On 13 March 2025 ACCA notified Ms Hasanova that it was investigating an

allegation that she had submitted false certificates. The letter asked various questions in connection with the investigation. ACCA's case is that there was no reply from Ms Hasanova to that letter or to three subsequent ones. ACCA therefore allege that Ms Hasanova failed to co-operate with the investigation.

12. Ms Hasanova faced the following allegations, as amended:

Schedule of Allegations

Ms Jamila Hasanova, an ACCA student:

1. On 19 January 2025 Ms Hasanova submitted or caused to be submitted to ACCA the certificates set out in Schedule A showing that she had passed the Financial Accounting, Management Accounting, and Corporate and Business Law exams when, in fact, she had not.
2. Ms Hasanova's conduct set out in Allegation 1 above was:
 - a. Dishonest in that she knew that the certificates she submitted or caused to be submitted to ACCA were false, or in the alternative;
 - b. Such conduct demonstrates a failure to act with integrity.
3. Ms Hasanova failed to co-operate with the consideration and investigation of a complaint, in that she failed to respond to ACCA's correspondence sent on the following dates, contrary to Regulation 3(1) of the Complaints and Disciplinary Regulations 2014:
 - a. 13 March 2025
 - b. 08 April 2025
 - c. 29 April 2025
 - d. 19 May 2025
4. By reason of any or all of her conduct above, Ms Hasanova is:

- a. Guilty of misconduct pursuant to bye-law 8(a)(i), or in the alternative;
- b. Liable to disciplinary action pursuant to bye-law 8(a)(lii) in respect of Allegation 3 above.

Schedule A

Certificate	Date
Financial Accounting (FFA)	09 October 2024
Management Accounting (FMA)	20 July 2024
Corporate and Business Law (LW-GLO)	18 January 2025

DECISION ON FACTS/ALLEGATION(S) AND REASONS

13. Ms La Roche relied on a witness statement from Ms Melpomeni Finokaliotou, Examinations Administrator within the Computer Based Exams (CBE) Delivery Team, dated 06 March 2026. The statement was sent to Ms Hasanova on 20 March 2026 when she was told that Ms Finokaliotou would not be called to give evidence in person unless Ms Hasanova requested it. There was no response. The Committee was happy to accept Ms Finokaliotou's evidence in writing as it was largely based on ACCA's records. The Committee accepted the other documentary evidence, which mainly consisted of business records of ACCA. Ms Hasanova did not provide any evidence or submissions.

DECISION ON FACTS/ALLEGATION(S) AND REASONS

Allegation 1

14. It was clear from ACCA's records that Ms Hasanova submitted (or caused to be submitted) the three documents referred to. The email dated 19 January 2025 was sent from Ms Hasanova's registered email account, as was the 'Apology for My Mistake' email sent on 23 January 2025. The records also showed that she had not passed the examinations to which the purported certificates referred. Ms Finokaliotou's evidence showed that Ms Hasanova

had attempted the FMA exam and FFA exam twice but failed. Ms Hasanova never sat for the LW-GLO exam. The Committee found Allegation 1 proved.

Allegation 2(a)

15. The Committee was satisfied, on the balance of probabilities, that it was Ms Hasanova who was responsible for submitting the false certificates. She must have known that they were false. She must have done so in the hope of being credited with exam credit to which she was not entitled. The Committee was quite satisfied that that was dishonest by the standards of ordinary decent people. The Committee found Allegation 2(a) proved. Allegation 2(b) was in the alternative so did not have to be considered.
16. In coming to these decisions the Committee did not find it necessary to come to a final conclusion as to whether the email dated 23 January 2025 amounted to an admission to allegations 1 and/or 2. However, it will reconsider this matter as potential mitigation if the hearing moves on to sanction.

Allegation 3

17. It was clear from ACCA's records that Ms Hasanova was notified of an investigation by a letter sent on 13 March 2025. The letter asked a number of questions. The Committee was satisfied that the questions were reasonable and relevant ones to ask in the investigation. Ms Hasanova was under a duty to cooperate with the investigation but made no response whatsoever. She did not reply to reminder letters sent on 08 and 29 April 2025. On 19 May 2025 there was a telephone conversation between her and an ACCA employee. On that date ACCA wrote to her noting the call and sending copies of the letters, although they had already been sent by email to the correct address. The writer extended the deadline for replying to the questions to 26 May 2025, but Ms Hasanova still did not respond.
18. The Committee was satisfied that the emails referred to were relevant to the investigation and that ACCA reasonably required responses from Ms

Hasanova. Despite three reminders she made no response at all to the substance of the questions. The Committee was satisfied that she 'failed' to cooperate with the investigation. The Committee found Allegation 3 proved in its entirety.

Allegation 4(a): misconduct

19. The Committee considered that Ms Hasanova's dishonesty was a very serious matter. If successful it would have enabled her to claim passes in exams she had failed or never taken. Her conduct fell far below the standards expected of an ACCA student and would be regarded as deplorable by members and students of ACCA, and by the general public. It was conduct which tended to undermine the exam process and discredit ACCA's qualification and the wider profession. The Committee was satisfied that Ms Hasanova's actions in this respect amounted to misconduct. Allegation 4(b) was in the alternative so did not have to be considered.

SANCTION(S) AND REASONS

20. The Committee considered what sanction, if any, to impose in the light of its findings, having regard to ACCA's Guidance for Disciplinary Sanctions. In accordance with the guidance, the Committee first formed a view on the seriousness of the conduct which had been found proved. This case involved two different kinds of misconduct. Firstly, Ms Hasanova submitted forged documents to her regulator in an attempt to gain exam credit to which she was not entitled. If successful, her deception would have helped her to get full membership. It went to the heart of the qualification process and should be put in the 'very serious' category.
21. Secondly and separately, she failed to cooperate with the disciplinary investigation which followed. This is specifically categorised as 'very serious' in the Sanction Guidance.
22. Next the Committee sought to identify any mitigating and aggravating factors.

23. As to mitigation, there was no evidence before the Committee of any previous disciplinary findings. However, she submitted the false certificates at a time when she had only been on the student register for 13 months. The Committee considered carefully Ms Hasanova's email dated 23 January 2025 ('apology for my mistake'). It was vague and fell far short of a clear admission of her misconduct, but it did use the language of apology. However, any credit that she might have earned from an apology was negated by the fact that she ceased all cooperation with ACCA immediately after she had made it. The Committee found no significant mitigation in this case.
24. There were significant aggravating factors. Ms Hasanova's deception was sophisticated and must have involved premeditation and planning. Ms Finokaliotou's evidence showed that the false certificates bore a number which had been issued to another candidate. The fact that the fraud involved using the identity of a fellow student was itself an aggravating factor.
25. The Committee was satisfied that a sanction was required in this case. It considered the available sanctions in order of seriousness.
26. The Committee first considered the sanctions of admonishment and then reprimand but the guidance made it clear that these were not sufficient. For reprimand, the guidance states 'This sanction would usually be applied in situations where the conduct is of a minor nature and there appears to be no continuing risk to the public'. Dishonestly submitting a false exam certificate and failing to cooperate with an investigation cannot be described as minor matters.
27. The Committee next considered the sanction of severe reprimand. The guidance states that this sanction would usually be applied in situations where the conduct is of a serious nature but there are particular circumstances of the case or mitigation advanced which satisfy the Committee that there is no continuing risk to the public, and there is evidence of the individual's understanding and appreciation of the conduct found proved. None of those elements was present in this case. The Committee went through the list of suggested factors but few, if any, of the factors supporting a severe reprimand

were present. In any event, a severe reprimand would not be sufficient to mark the seriousness of the two types of misconduct found in this case.

28. The Committee considered that Ms Hasanova's misconduct, in each respect, was fundamentally incompatible with remaining as an ACCA student and that the minimum sanction it could impose was removal from the student register.
29. A student who has been removed can normally apply to be re-admitted after one year. The Committee considered whether to extend this period but decided that it was not necessary. If Ms Hasanova were to apply for readmission her application would be scrutinised by the Admissions and Licensing Committee and she would have to demonstrate that she was a fit and proper person.

COSTS AND REASONS

30. Ms La Roche applied for costs of today's hearing totalling £7,156. She submitted that the costs claimed excluded the costs reserved at the last hearing, which were not claimed by ACCA, and the Committee satisfied itself that this submission was justified.
31. The Committee was satisfied that the proceedings had been properly brought and that ACCA was entitled in principle to its costs. It considered that the time spent, and the sums claimed were reasonable, subject to a reduction for the fact that this hearing would not take as long as had been estimated. The Committee reduced the hearing time by 2 hours and assessed the costs at £6,636.
32. Ms Hasanova had not submitted a statement of financial position. The Committee had no information about her means. It could not speculate. The Committee was therefore not able to consider a reduction to the costs award based on inability to pay or hardship.

EFFECTIVE DATE OF ORDER

33. Ms La Roche did not seek an immediate order. She said that Ms Hasanova was not permitted to take further exams and submitted that she could present little risk to the public. The Committee agreed that the order should take effect at the normal time, at the end of the appeal period.

ORDER

34. The Committee ordered as follows:
- (a) Ms Jamila Hasanova shall be removed from the student register of ACCA
 - (b) Ms Jamila Hasanova shall pay a contribution to ACCA's costs assessed at £6,636.00

Martin Winter
Chair
02 June 2026