Think Ahead ACCA

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of:	**Mr Tapiwanashe Roy Ndudzo**
Heard on:	**Wednesday, 27 August 2025**
Location:	**Remotely via Microsoft Teams**
Committee:	**HH Suzan Matthews KC (Chair)** **Ms Nimra Syeda (Accountant)** **Ms Yvonne Walsh (Lay)**
Legal Adviser:	**Miss Juliet Gibbon**
Persons present and capacity:	**Mr Mazharul Mustafa (ACCA Case Presenter)** **Miss Nicole Boateng (Hearings Officer)** **Mr Tapiwanashe Roy Ndudzo (Student)**
Summary:	**Allegations 1a, 1b, 1c, 2i and 3a (misconduct) found proved** **Sanction: Removed from the student register**
Costs:	**Mr Ndudzo to pay a contribution towards ACCA's costs in the sum of £4,000.**

PRELIMINARY

1. The Disciplinary Committee ("the Committee") convened to hear allegations of misconduct against Mr Tapiwanashe Roy Ndudzo. The hearing was conducted remotely through Microsoft Teams. The Committee had a Bundle of papers numbered pages 1-75, one Tabled Additionals Bundle, numbered pages 1-3, together with a Service Bundle, numbered pages 1 to 17. At the sanction and costs stage the Committee was provided with a Detailed and a Simple Costs Schedule by ACCA and a Statement of Financial Position completed by Mr Ndudzo.

2. Mr Mazharul Mustafa represented ACCA. Mr Ndudzo attended the hearing but was not represented.

ALLEGATIONS

1. On 29 September 2023 before and during a centre based on demand Management Accounting exam ("the exam"), Mr Tapiwanashe Roy Ndudzo:

    a. Was in possession of unauthorised materials, namely a pre-written note containing information relevant to the syllabus being examined ("the note"), contrary to Examination Regulation 4; and /or

    b. Intended to use or did use the note to gain an unfair advantage in the examination, contrary to Examination Regulation 4; and /or

    c. The matters in allegation 1a and/or 1b amount to irregular conduct designed to assist him in the exam, contrary to Examination Regulation 10.

2. Mr Tapiwanashe Roy Ndudzo's conduct in respect of Allegations 1a and/or 1b and/or 1c above:

    i. Was dishonest in that Mr Tapiwanashe Roy intended to or did gain an unfair advantage in the exam; or in the alternative:

ii. Demonstrates a lack of integrity.

3. By reason of the above, Mr Tapiwanashe Roy Ndudzo is:

i. Guilty of misconduct pursuant to bye-law 8(a)(i) in respect of any or all the matters set out in Allegations 1 and/or 2 above; or in the alternative

ii. Liable to disciplinary action pursuant to bye-law 8(a)(iii) in respect of any or all of the matters set out in Allegation 1.

BACKGROUND

3. Mr Ndudzo registered as a student of ACCA on 04 August 2022. He is, therefore, bound by ACCA's Bye-laws and Regulations, including the Examination Regulations.

4. On 29 September 2023, Mr Ndudzo attended [REDACTED] ("the exam centre"), in order to sit the Management Accounting Examination. Prior to an examination all candidates are asked to familiarise themselves with the Examination Regulations and Guidelines.

5. On 29 September 2023, ACCCA's Exam Conduct Department received an incident report from the exam centre in relation to Mr Ndudzo who was suspected of cheating in the exam. The information provided included completed SCRS 1B and 2B forms, photocopies of the unauthorised material found on the day and a copy of the seating plan for the examination.

6. The SCRS 1B form completed on the day by the Lead Invigilator stated that the unauthorised material consisted of a '*small square shaped piece of paper with blue lines*' that had '*written information about accounts on it'*. It stated that the exam had started at 10:39am and the unauthorised material was found at about 11:40am '*on the keyboard covered with the 'information about accounts' sheet*'.

7. The Lead Invigilator explained that they believed the notes to be 'unauthorised materials' as the writing was found on '*a small square shaped piece of white paper with blue lines*' but the paper provided to students sitting the exam on the day was '*rough paper with green lines*'.

8. The Lead Invigilator believed the unauthorised materials had been used in the exam because '*I saw formulaes which are relevant to management accounting*'. The Lead Invigilator confiscated the 'unauthorised material'.

9. Mr Ndudzo completed a SCRS 2B form on the day of the exam.

10. On 02 October 2023, ACCA's Exam Conduct Department wrote to Mr Ndudzo to inform him that it had received an incident report and that the matter was going to be referred to ACCA's Investigations Department. Mr Ndudzo was invited to make any comments that he wished to.

11. On 02 October 2023 Mr Ndudzo sent an email to ACCA stating:

"*I hope this finds you well, I would like to elaborate further in regards to the incident on the exam that took place on the 29th of September 2023. The first thing I would like to report is that the exam which I wrote was MA (management accounting), not the FA (financial accounting) module which was stated on the Email.*

I would also like to provide more information on my side of the story. I entered the exam with no extra material, except a calculator, pen and Ruler. Upon being given our working paper (scrap paper) by the invigilator, I proceeded to rip smaller pieces from the paper. In order to write formulas not given to us on the formula sheet , but ones which were needed for this module. I had crammed them and in an effort to not forget, I ripped those pieces from the paper provided. In the time after, the invigilator came and spoke to me for over 15minutes which was a major disturbance during the process of my examination and affected me mentally as I was accused of cheating and malpractice. At the centre which I wrote the exam [REDACTED]*, they have cameras in the exam room. So if it is possible the video recording may be used as evidence to corroborate my story.*

I have been studying hard for this exam over the past 5months. I had hoped to achieve a pass and proceed to the next level of the ACCA certification. I still intend to write a retest of the same exam on Friday. I hope you can allow me the chance to prove myself again this week. The allegation against me is serious and could affect me in a negative light. I hope the information I have provided is helpful and can make the process smoother for those involved".

12. An ACCA Investigations Officer ("IO") wrote to Mr Ndudzo at his registered email address on 02 January 2024 requesting him to provide his comments and observations on the matter by 23 January 2024.

13. Mr Ndudzo responded by email on 24 January 2024. He apologies for the late response and answered ACCA's questions as follows:

"*In response to your confidential email I received. My responses are as followed.*

1. *I accept that I was in possession of material during the examination on the 29th.*

2. *Yes, I accept the material was relevant to the syllabus and exam.*

3. *I did not intend to use " unauthorised material ". The notes were in my possession, because I wrote them during the exam. As a way of not forgetting Formulas add other important steps for the exam. We are given Scrap paper and I ripped pieces of that scrap writing my formulas.*

4. *Yes, I used the Information I wrote during the exam for the exam.*

5. *No, I did not receive any help, information or unauthorised material from another candidate in the exam room.*

6. *The invigilator was doing the normal sweep around the classroom to ensure everything was correct. Then they proceeded to come to my desk and ask*

why I had so many papers ripped up with writing. At the point [they] *called in another examination officer and asked me to end my exam and follow them to another room. At that point, on the same day I was asked to fill in an exam report to ACCA, relating to the incident.*

7. *I am not guilty of the allegations against me, they are very serious and harming to my continuation of ACCA and my reputation at large. I have put in countless hours and time into ACCA, I would not want to risk it all by bringing unauthorised material. As I said before they were cameras In the room day of the examination*".

14. On 15 May 2024 the exam centre confirmed by email to ACCA that it supplied a green working paper for students and attached a copy of such paper. It also stated that the centre did not have CCTV of the examination.

15. On 17 June 2024 ACCA informed Mr Ndudzo by email that the Assessor had determined that it was appropriate for the allegations to be heard before ACCA's Disciplinary Committee.

16. Mr Ndudzo completed a Case Management Form, dated 17 July 2025. He ticked the box stating that he did not admit any of the allegations and also stated: '*I deny the allegations, as "the note" which was mentioned was not pre-written and I only wrote information on it during my exam*'.

17. Mr Ndudzo informed the Hearings Officer on the morning of the hearing that he had previously sent a written statement to ACCA. This had not, however, been received by the Hearings Officer and so Mr Ndudzo re-sent it by email.

18. In his written statement Mr Ndudzo admitted the allegations and stated the following:

"*I am writing in response to the allegations concerning the incident that occurred during my - exam on Management Accounting Exam on 29 September 2023. I accept full responsibility for my actions that day, which constituted a serious breach*

of ACCA's examination regulations. I deeply regret my conduct and offer my unreserved and sincere apologies.

I wish to explain the circumstances, not to excuse my actions, but to provide full context. Prior to the exam, I had been working on variance formulas that I knew would be required in the exam. However, due to significant pre-exam pressure, I foolishly took some scrap paper into the exam and did not declare it to the invigilator. During the exam, faced with a challenging question on variances, I succumbed to temptation. I retrieved the paper from my pocket and used it. The invigilator noticed this action immediately, and the scrap paper was confiscated. I was permitted to complete the exam but was unsuccessful in that attempt. I subsequently provided a full written statement but did not admit my misconduct at the time, because I was profoundly embarrassed and ashamed by my actions.

This was a critical failure of judgement on my part. I fully acknowledge the fact that I took an unauthorised paper into the exam and retrieved it from my pocket and that was without doubt not only wrong, but fundamentally contrary to the values of integrity and honesty that ACCA upholds and that I aspire to as a future professional accountant.

I offer no excuses. While I was only [REDACTED] *years old at the time, I recognise that age does not absolve me of responsibility for my poor decisions. I can sincerely assure you however, that nothing like this will ever happen again because since the incident, I have taken concrete steps to address my behaviour.* [PRIVATE] *These sessions were invaluable in helping me understand the gravity of my misconduct, the importance of accountability and how imperative it is for me to uphold ethical standards at all times, especially within a prestigious professional body like ACCA.*

I have subsequently resat for the exam in question at the same venue and under the same supervision. I passed this attempt without incident, demonstrating my capability and commitment to succeeding honestly. I have since successfully passed further ACCA exams. I am now focused solely on completing the remaining two modules reflecting my ongoing dedication to achieving my ACCA qualification

ethically. I am now wholly committed to acting with the utmost integrity in all my studies and, crucially, in my future career as an accountant. This experience has been a harsh but necessary lesson.

I believe I am more mature now than when the incidennt occured and wish to address this matter personally with complete honesty and transparency and I implore the Committee for understanding and leniency, based on my acceptance of responsibility, genuine remorse, and the proactive steps I have taken towards rehabilitation.

I am not seeking to justify my actions because they were indefensible. I am merely seeking to assure you that this was an isolated incident born of social pressure, immaturity and poor judgement, which I have worked hard to rectify. I humbly ask for your forgiveness and consideration when determining any punitive action regarding my misconduct. I appeal for the opportunity to continue my studies and prove myself worthy of becoming an ACCA member who embodies the highest standards of professionalism and integrity … (sic)".

ADMISSIONS

19. The allegations were read out by the Hearings Officer and Mr Ndudzo informed the Committee that he admitted Allegations 1a, 1b, 1c and 2i (dishonesty). He stated that he had taken the unauthorised materials into the exam but had not, at that time, intended to use them to gain an unfair advantage in the exam. He had, however, succumbed to temptation when faced with a challenging question and had used the unauthorised materials intending to gain an unfair advantage in the exam but the invigilator had seen him and confiscated the piece of paper. He admitted that his conduct amounted to irregular conduct designed to assist him in the exam and that his conduct was dishonest.

20. On the basis of the admissions made the Chair announced the facts of Allegations 1a, 1b, 1c and 2i proved by way in accordance with Regulation 12(3)(c) of The Chartered Certified Accountants' Complaints and Disciplinary Regulations 2015, as amended on 01 January 2025.

SUBMISSIONS ON MISCONDUCT

21. Mr Mustafa took the Committee through the background of the case.

22. Mr Mustafa submitted that whilst it was a matter for the judgement of the Committee, he submitted that this was a case where misconduct is made out. He reminded the Committee that there had been serious breaches of the Examination Regulations and that Mr Ndudzo had acted dishonestly. He submitted that Mr Ndudzo's conduct should be judged as serious and deplorable. Mr Mustafa submitted that Mr Ndudzo's dishonest breaches of Examination Regulations 4 and/or 10 had brought discredit to him, the Association and the accountancy profession and clearly amounted to misconduct, as defined by Bye-law 8(c).

23. Mr Ndudzo informed the Committee that he admitted that his conduct had breached ACCA's Code of Conduct and the Examination Regulations and amounted to misconduct.

DECISION ON FACTS AND MISCONDUCT

24. As Mr Ndudzo had admitted Allegation 2i, the Committee did not consider the alternative charge set out in Allegation 2ii.

Allegation 3a – Misconduct Found

25. The Committee considered whether the matters set out in Allegations 1a, 1b, 1c and 2i amounted to misconduct.

26. In the Committee's view Mr Ndudzo had breached two of the Examination Regulations during the exam by having in his possession a piece of paper with formulae on it relevant to the syllabus being examined. The Committee considered that such conduct in a professional exam undermined ACCA's exam process, the reputation of the accountancy profession and the reputation of ACCA as the regulator.

27. The Committee determined that Mr Ndudzo's conduct in a professional examination was very serious and had brought discredit to him, ACCA and the accountancy profession. The Committee determined that Mr Ndudzo's conduct in breaching Exam Regulations 4 and 10 was very serious and amounted to misconduct.

28. The Committee, having found Allegation 3a proved, did not go on to consider the alternative charge set out in Allegation 3b.

SUBMISSIONS ON SANCTION AND COSTS

29. The Committee was informed that Mr Ndudzo had no previous findings recorded against him.

30. Mr Mustafa addressed the Committee on what ACCA considered were the mitigating and aggravating features of the case.

31. Mr Mustafa referred the Committee to ACCA's 'Guidance for Disciplinary Sanctions'. He submitted that the appropriate and proportionate sanction in this case was a matter for the judgement of the Committee. Mr Mustafa referred the Committee to the section on dishonesty at E2 in the sanctions guidance.

32. In respect of costs, Mr Mustafa referred the Committee to the detailed and simple costs schedules. He told the Committee that whilst ACCA claimed costs in the sum of £5,972.00. He submitted, however, that the Committee may wish to reduce the costs claimed by ACCA as the hearing had taken less than the time allowed for in the costs schedules.

33. Mr Ndudzo thanked the Committee for allowing him to speak and for the time it had given him to understand his situation fully.

34. Mr Ndudzo made the following submissions to the Committee:

"*I'm a young man who is hardworking and has a passion for accounting. At the time of the incident I was quite immature, just* [REDACTED] *at the time. This qualification means a lot and gives me an advantage to find work and further my own ambitions. I understand,* [PRIVATE] *that it was right for me to formally accept that I do admit the charges laid against me. With that I think the most important thing for me is that I ask for as much leniency as possible. I think that dishonesty in a profession and in life in general is one of the most high-level breaches and I understand the severity of the situation at hand. That day the temptation and pressure just got to me and I accept that I intended to use it but I was caught by the invigilator … If I'd been honest and admitted my fault it may not have gone this far. My final point is to say in terms of sanction it would be hard for me to self-administer a sanction but I do understand the gravity of the situation, and I'll leave it to the panel to decide. For me, it will never happen again. It was a one-off situation with a complete lapse of judgement. I have continued to do exams at the same location under the same invigilation. My wrong-doing is undeniable and I admit to that but it was a one-off situation and will not happen again to undermine my own reputation or that of the Association*".

35. In respect of costs, Mr Ndudzo informed the Committee that he worked as an accountant for his division in his [REDACTED] for which he received business expenses and [REDACTED].

36. [PRIVATE]. Mr Ndudzo informed the Committee that he had changed his position on continuing to deny the allegations after his [PRIVATE] but had not informed ACCA because there had been no communication from ACCA until recently. He informed the Committee that he had sat seven ACCA professional exams since 29 September 2023 without further incident.

DECISION ON SANCTION AND COSTS

37. In reaching its decision on sanction, the Committee considered Regulation 13(4) in determining what, if any, sanction to impose on Mr Ndudzo. It took into account the submissions made by Mr Mustafa and Mr Ndudzo and it referred to the Guidance for Disciplinary Sanctions issued by ACCA (updated 14 February 2024).

The Committee had in mind the fact that the purpose of a sanction was not to punish Mr Ndudzo, but to protect the public, maintain public confidence in the profession and maintain proper standards of conduct, and that any sanction it imposed must be proportionate. The Committee accepted the advice of the Legal Adviser.

38. The Committee carefully considered the aggravating and mitigating features of the case.

39. The Committee considered that the mitigating features in the case were:

    a. Mr Ndudzo had no previous disciplinary findings recorded against him.

    b. Mr Ndudzo had made late admissions to the allegations and had attended the hearing.

40. The Committee considered that Mr Ndudzo's misconduct involved the following aggravating features:

    a. The misconduct was very serious as it involved dishonesty.
    b. This was deliberate conduct for personal gain.
    c. Mr Ndudzo had abused ACCA's trust in him as a student of ACCA.
    d. Mr Ndudzo had persistently denied the allegations throughout the investigation and had only admitted the allegations shortly before the hearing.

41. The Committee went on to consider what, if any, was the appropriate and proportionate sanction to impose in this case. It did not think it appropriate, or in the public interest, to take no further action or to order an admonishment in a case where a student of ACCA had deliberately and dishonestly breached the Examination Regulations during an exam attempt.

42. The Committee then considered whether to reprimand Mr Ndudzo. The guidance indicates that a reprimand would be appropriate in cases where the misconduct is

of a minor nature; there appears to be no continuing risk to the public and there has been sufficient evidence of an individual's understanding; together with genuine insight into the misconduct found proved. Mr Ndudzo has only shown insight into his misconduct at a very late stage, and, in the Committee's view, the misconduct was not of a minor nature. Accordingly, the Committee concluded that a reprimand would not adequately reflect the seriousness of the conduct in this case.

43. The Committee next considered whether a severe reprimand would be a sufficient and proportionate sanction or whether removal from the student register was required. The guidance indicates that a severe reprimand would usually be applied in situations where the conduct is of a serious nature but where there are particular circumstances of the case, or mitigation advanced, which satisfies 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. The guidance suggests that this sanction may be appropriate where most of the following factors are present:

a. The misconduct was not intentional and no longer continuing.
b. Evidence that the conduct would not have caused direct or indirect harm.
c. Insight into failings.
d. Genuine expression of regret/apologies.
e. Previous good record.
f. No repetition of failure/conduct since the matters alleged.
g. Rehabilitative/corrective steps taken to cure the conduct and ensure future errors do not occur.
h. Relevant and appropriate references.
i. Co-operation during the investigation stage.

44. The Committee took into account that Mr Ndudzo's misconduct was deliberate and that he had only admitted the allegations and shown insight into his misconduct at a very late stage of the proceedings. It also noted that only the following factors were present:

a. Mr Ndudzo has a previous good disciplinary record.

b. Mr Ndudzo had co-operated with ACCA during the investigation stage, although the Committee noted that he had continued to deny the allegations until shortly before the hearing. It also noted that in his completed Case Management Form sent to ACCA on 17 July 2025, he had denied the allegations despite the fact that he informed the Committee that he had realised that he should admit the allegations in January 2025, [PRIVATE].

45. The Committee concluded that, given the above, a severe reprimand would not be an appropriate or sufficient sanction to protect the public interest.

46. The Committee was mindful that the sanction of removal from the student register was the most serious sanction that could be imposed. The Committee took into account the guidance that this sanction was likely to be appropriate when the behaviour of the student was fundamentally incompatible with being a registered student of ACCA. The Committee was satisfied that Mr Ndudzo's deliberate and dishonest misconduct in ‘cheating’ in a professional exam had reached that high threshold.

47. For the above reasons, the Committee concluded that the appropriate and proportionate sanction was removal from the student register.

48. The Committee did not deem it necessary to impose a minimum period before which Mr Ndudzo is able to reapply for admission as a student member.

DECISION ON COSTS AND REASONS

49. The Committee was provided with two Schedules of costs. It noted that ACCA applied for costs in the sum of £5972.00 in respect of the investigation against Mr Ndudzo and the hearing. It noted that Mr Ndudzo had provided a completed Statement of Financial Position but there was limited information on it. He had, however, informed the Committee that he worked [REDACTED].

50. The Committee was satisfied that the costs sought by ACCA were appropriate and had been reasonably incurred. It took into account, however, Mr Ndudzo's limited circumstances and that the hearing had concluded earlier than anticipated in the Schedules of costs provided. The Committee determined that, in all the circumstances, it would be fair and proportionate to order Mr Ndudzo to pay a contribution towards ACCA's costs in the sum of £4,000.00.

ORDER

i. Mr Tapiwanashe Roy Ndudzo shall be removed from ACCA's student register.

ii. Mr Tapiwanashe Roy Ndudzo shall pay a contribution towards ACCA's costs in the sum of £4,000.00.

EFFECTIVE DATE OF ORDER

51. In accordance with Regulation 20(1)(a) of the Regulations, the order that Mr Ndudzo shall be removed from ACCA's student register shall take effect from the date of expiry of the appeal period referred to in the Appeal Regulations.

52. In accordance with Regulation 20(2) the order for Mr Ndudzo to pay a contribution towards ACCA's costs in the sum of £4,000.00 shall have immediate effect.

HH Suzan Matthews KC
Chair
27 August 2025