

HEARING

DISCIPLINARY COMMITTEE OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS

REASONS FOR DECISION

In the matter of: Miss Yunru Zhu

Heard on: Friday, 30 May 2025

Location: Virtual hearing using Microsoft Teams

Committee: Ms Kathryn Douglas (Chair)
Ms Sue Gallone (Accountant)
Ms Victoria Smith (Lay)

Legal Adviser: Mr Charles Apthorp

**Persons present
and capacity:** Ms Hena Patel (Case Presenter on behalf of ACCA)
Miss Mary Okunowo (Hearings Officer)

Summary: Allegations 1a), b) and c), 2, 3 a), b), c) and d) and 5 found proved.
Excluded from Membership, order to take immediate effect.

Costs: Miss Zhu ordered to pay £5,800 towards ACCA costs.

1. The Committee heard an allegation of misconduct against Miss Yunru Zhu ("Miss Zhu"). Ms Hena Patel appeared for ACCA, Miss Zhu was not present and was not represented.
2. The hearing was conducted remotely by Microsoft Teams.
3. The Committee was provided with the following bundles: Hearing bundle (1-254),

Additional Bundles (1-42), Service Bundle (1-14) and a Separate bundle (1-101).

SERVICE OF PAPERS

4. The Committee considered the service bundle in order to determine whether the Notice of Hearing ("the Notice") dated 01 May 2025 had been served in accordance with the provisions of the Complaints and Disciplinary Regulations 2014 (amended 2025) ("the Regulations").
5. The Notice had been sent to Miss Zhu's registered email address held on file by ACCA and in the Committee's view complied with the other requirements of the Regulations.
6. The Committee was satisfied that there was effective service under the Regulations.

PROCEEDING IN ABSENCE

7. The Committee received and accepted the advice of the legal adviser. The Committee considered whether it should proceed in Miss Zhu's absence and recognised it could only do so with care and caution.
8. The Committee noted that Miss Zhu had responded to the case management form on 05 February 2025 indicating that she did not intend to attend the hearing and was content for the hearing to proceed in her absence. No application had been made by her to adjourn the hearing to another date. The Committee noted following the receipt of the case management form and sending the Notice ACCA had not telephoned Miss Zhu to ascertain whether she intended to attend the hearing. However, on 29 May 2025, the link to the hearing was sent to Miss Zhu by email to the email address she had provided to ACCA, and on which she had previously written to ACCA. ACCA had received no response to the Notice or its provision of the hearing link.
9. The Committee recognised that there was a strong public interest in regulatory proceedings being considered and concluded expeditiously, particularly given the serious nature of the allegations. The Committee concluded that Miss Zhu was aware of the date and place of the hearing and had voluntarily absented herself.

10. The Committee determined that it was fair and just to proceed in Miss Zhu's absence in accordance with its discretionary power in Regulation 10(7) and that a fair hearing could take place in her absence.
11. The Committee had read the papers prior to the hearing and confirmed that there were no conflicts.

BRIEF BACKGROUND

12. Miss Zhu was registered as an ACCA member, referred to here and in the allegations as a trainee, on 28 April 2022.
13. Miss Zhu after completing her exams was required to obtain at least 36 months of practical experience, which is recorded in her Personal Experience Requirement ("PER") training record. The record is completed using an online tool, 'MyExperience'.
14. Each Performance Objective ("PO") comprises three 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. In total a trainee is required to complete nine POs of which five are compulsory and four are optional.
15. The ACCA PER guide states:

'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.'

16. Therefore, the description of the experience in the trainee's record should be unique to each trainee providing a summary of the experience they have gained in order to meet the POs. This includes explaining what they did, describing the skills they have gained and reflecting on their learning. As part of the investigation Miss Zhu's PER training record was compared to other trainees and a number of POs in breach of the PER guide were found to be similar or identical to those of other trainees.

17. Once completed, the trainee then requests, through the online tool, that their practical experience supervisor approves that PO. It is a requirement that the relevant practical experience is signed off by a supervisor, who is required to be a qualified accountant recognised by law in the trainee's country and/or a member of an IFAC body (International Federation of Accountants).
18. If the trainee's line manager is not qualified, the trainee can nominate a supervisor who is external to the firm to supervise their work and approve their POs. This external supervisor must have some connection with the trainee's firm, for example as an external accountant or auditor.
19. In addition to approval of their POs, the trainee must ensure their employment where they have gained relevant practical experience (being a minimum of 36 months) has been confirmed by the trainee's line manager who is usually also the trainee's qualified practical experience supervisor.
20. Once all nine POs have been approved by the trainee's practical experience supervisor (whether internal or external) and their minimum 36 months of practical experience has been approved, the trainee is eligible to apply for membership. This is subject to having passed all their ACCA exams and successfully completed ACCA's ethics module.
21. During 2023 it came to the attention of ACCA's Professional Development Team that the practical experience supervisors registered to 91 ACCA trainees, shared one of three email addresses despite the names of such supervisors being different. It would not be expected for a supervisor to share an email address with any other supervisor or person.
22. The three email addresses were as follows:
 - Email 1
 - Email 2
 - Email 3
23. Further analysis of this cohort of 91 trainees confirmed the following:
 - Most of these trainees were registered with ACCA as resident in China.
 - Although each statement supporting a PO should be a description of a trainee's

experience and therefore unique, many of such statements within this cohort of 91 trainees were the same. The POs cited in the Allegations were therefore found by ACCA to have been copied and not the original work of Miss Zhu.

- Of these 91 trainees, the earliest date a supervisor with one of these three email addresses is recorded as approving a trainee's PER training record was August 2021 with the latest date being March 2023.

24. Consequently, all 91 trainees were referred to ACCA's Investigations Team. Miss Zhu is one such trainee.

25. Miss Zhu was notified of the allegations on 22 March 2024 and was requested to respond to the questions sent to her by ACCA Investigations team by 05 April 2024. An email was also sent requesting she acknowledge receipt of the encrypted documents.

26. Miss Zhu responded on 28 March 2024 to ACCA's questions she stated:

"I was still employed by [Employer 1] till now. I truly have an IFAC qualified line manager called [Person A] who is my colleague, but since [they] did not renew [their] CICPA certification, [they] cannot provide [their] CICPA membership number and can only provide [their] CICPA examination passion certification. I was afraid that without CICPA membership number my PER cannot be passed so I tried to borrow a CICPA member with the same name as my IFAC qualified line manager on the Internet. They changed my PER training record to their template and I did not discover it. I'm ashamed to do this and fell very sorry about it If you need, I can provide my IFAC qualified line manager's CICPA examination passion certification or any other data you need me to prove, and rewrite my PER training record."

27. ACCA wrote to Miss Zhu on 11 April 2024 asking her to respond to every question. Miss Zhu responded to questions in an email of 22 April 2024. In response to one of the questions Miss Zhu stated:

"Since my IFAC qualified line manager([their] email address is [Email 4]) did not renew [their] CICPA certification, [they] cannot provide [their] CICPA certification at that time and can only provide [their] CICPA examination passion certification.(I provide chatting records about it) I was afraid that without CICPA certification my PER cannot be passed so I tried to borrow a CICPA member with the same name as my IFAC qualified line

manager on the Internet, whose ID number is [REDACTED] (email address may be [REDACTED]). They changed my PER training record to their template and I did not discover it. I'm ashamed to do this and fell very sorry about it."

28. In addition, Miss Zhu responded:

"I truly supervised by [Person A] (membership number [REDACTED]) in accordance with the attached ACCA guide, but since my PER was modified, it was different with my practical experience. In my work [they] truly taught me a lot and helped me a lot with my project."

And in response to questions put as part of ACCA's investigation Miss Zhu stated:

"I was afraid that without CICPA certification my PER cannot be passed so I tried to borrow a CICPA member with the same name as my IFAC qualified line manager on the Internet, whose ID number is [REDACTED] (email address may be [REDACTED] (mail to:[REDACTED])). They changed my PER training record to their template and I did not discover it. I'm ashamed to do this and fell very sorry about it."

29. Miss Zhu faced the following allegations:

Schedule of Allegations

Yunru Zhu ('Miss Zhu'), at all material times an ACCA trainee:

- 1) On or about 21 April 2022 in relation to her ACCA Practical Experience Training Record caused or permitted a third party
 - a) To register Person A as her practical experience supervisor and further,
 - b) To approve in Person A's name 50 months of qualifying experience and further,
 - c) To approve in Person A's name her nine performance objectives.

- 2) Whether by herself or through a third party applied for membership to ACCA on or about 21 April 2022 and in doing so purported to confirm in relation to her ACCA Practical Experience Training Record she had achieved all or any of the following Performance Objectives:

- Performance Objective 1: Ethics and professionalism
- Performance Objective 2: Stakeholder relationship management
- Performance Objective 3: Strategy and innovation
- Performance Objective 5: Leadership and management
- Performance Objective 7: Prepare external financial reports
- Performance Objective 18: Prepare for and plan the audit and assurance process
- Performance Objective 19: Collect and evaluate evidence for an audit or assurance engagement
- Performance Objective 20: Review and report on the findings of an audit or assurance engagement

3) Miss Zhu's conduct in respect of the matters described above was:

- a) In relation to Allegation 1 a), dishonest in that Miss Zhu knew her supervisor, Person A, had been falsely registered as her practical experience supervisor.
- b) In relation to Allegation 1 b), dishonest in that Miss Zhu knew her supervisor, Person A, had not approved her qualifying experience.
- c) In relation to Allegation 1 c), dishonest in that Miss Zhu knew Person A had not approved her nine performance objectives.
- d) In relation to Allegation 2, dishonest in that Miss Zhu knew she had not achieved all or any of the performance objectives as described in the corresponding performance objective statements or at all.
- e) In the alternative, any or all of the conduct referred to in Allegations 1 and 2 above demonstrates a failure to act with Integrity.

4) In the further alternative any or all of the conduct referred to in Allegations 1 and 2 above was reckless in that:

- a) Miss Zhu failed to ensure that her Practical Experience training Record was approved in all material respects by her practical experience supervisor.

- b) Miss Zhu paid no or insufficient regard to ACCA's requirements to ensure that the statements corresponding with the performance objectives referred to in Allegation 2 accurately set out how each objective had been met.
- 5) By reason of her conduct, Miss Zhu is guilty of misconduct pursuant to ACCA by-law 8(a)(i) in respect of any or all the matters set out at 1 to 4 above.

DECISION ON FACTS / ALLEGATION(S) AND REASONS

30. Ms Patel in her submissions referred the Committee to the relevant bye-laws and regulations. She relied on the unchallenged evidence in the witness statements from Person B, a Senior Administrator in the ACCA support team, Person C, the Professional Development Manager, and documentary evidence exhibited in the bundle. Miss Zhu had not requested that any witnesses should attend to provide oral evidence and had not served any evidence. Miss Zhu had provided extensive responses during the investigation.
31. The Committee accepted the unchallenged evidence of Person B and Person C. Person C provided an overview of the PER process including that each PO should be unique and must not be copied from other trainees or sources and be supervised by a practical experience supervisor. As part of the investigation ACCA identified that Person A, Miss Zhu's registered supervisor, had one of the three email addresses common to a large number of trainees in the cohort of 91. In addition, ACCA identified which of the identical or similar POs was first in time, that being the date it was approved by the supervisor.
32. Person C in their evidence referred to an analysis carried out by ACCA which identified that one of Miss Zhu's POs was first in time and eight of the POs were identical or similar to those of other ACCA trainees from the cohort of 91 trainees and post-dated their POs.
33. The Committee were provided with a separate bundle of the PO statements from the other trainees and a schedule which cross linked Miss Zhu's POs with the other trainees. The Committee noted the similarity of Miss Zhu's PO statements with the other trainees, which included a number of POs being identical to those of other trainees.
34. The Committee accepted the advice of the Legal Adviser.

Allegation 1

35. Allegation 1a), b) and c) found proved.

36. The Committee was satisfied that Miss Zhu was aware of her obligation that the POs should be signed off by a suitably qualified person who had supervised her work. The Committee noted that she was required to enter the details of her practical experience supervisor using ACCA's MyExperience on-line recording tool, which generates an invitation to the nominated supervisor to act as the trainee's supervisor. If the supervisor accepts that invitation, the supervisor is required to record their details using the same recording tool. The supervisor is required to have actual knowledge of Miss Zhu's experience. The Committee noted that another supervisor of the same name as Person A but with a different email address had been registered two days earlier. Miss Zhu had said that person was her work supervisor but was not appropriately qualified. Hence, she had sought another supervisor on the internet with the same name. There is no evidence that this person, with email address [PRIVATE], had any further involvement with Miss Zhu's PER training record.

37. The Committee took into account Miss Zhu's admissions made in response to questions put by ACCA investigations that she allowed registration of Person A on the MyExperience recording tool who had no knowledge of her actual experience and had not supervised her work. The Committee therefore found allegations 1 a), b) and c) proved.

Allegation 2

38. The Committee found allegation 2 proved.

39. The Committee determined that there was clear evidence that each of eight of the PO statements contained within Miss Zhu's PER training record did not reflect her practical experience and were on the balance of probabilities either completed and submitted by her or completed for her and submitted by a third party. The Committee reviewed the separate bundle and ACCA analysis and noted, that eight of the POs submitted by or on behalf of Miss Zhu were similar or identical to POs submitted by at least one trainee and several were identical to POs of multiple trainees. None of these eight POs were submitted first in time by Miss Zhu

40. The Committee determined that Miss Zhu was fully aware of the obligations that she should submit to ACCA POs which reflected her own experience. In addition, Miss Zhu was aware that the submission in support of her application did not reflect her practical experience.
41. The Committee determined that Allegation 2) is proved.

Allegations 3 a), b), c) and d)

42. The Committee find allegation 3 a), b), c) and d) proved.
43. The Committee concluded that Miss Zhu at the date of submission of her PER training record was aware that her supervisor had been falsely registered and that the POs contained within her PER training record did not reflect her work. Further she was aware Person A had not supervised her and had no knowledge of her practical experience and had no knowledge of her POs and therefore could not properly approve her qualifying experience or her POs. The Committee also concluded that Miss Zhu was submitting or causing to be submitted false POs in her PER training record and that she was aware that correct completion of her PER training record was an important part of her demonstrating she was qualified to be a member of the profession.
44. In reaching its decision the Committee took account of Miss Zhu's previous good character and applied the test in the case of *Ivey v Genting Casino*. The Committee determined that Miss Zhu was aware she was providing false details of her PER supervisor and submitting false Performance Objective statements to obtain membership. The Committee determined that an ordinary decent member of the public would consider the conduct of Miss Zhu to be dishonest.
45. The Committee did not go on to consider Allegation 3) e) as it was put in the alternative.

Allegation 4 a) and b)

46. The Committee having found allegation 3 a) - d) proved did not go on to consider Allegation 4 as it was put in the alternative in the event Allegation 3 was found not proved.

MISCONDUCT AND LIABILITY TO DISCIPLINARY ACTION

47. The Committee went on to consider misconduct and liability to disciplinary action. Ms Patel made submissions on the issue of misconduct and referred the Committee to the case of *Roylance* and to byelaw 8(a).
48. In relation to Allegations 1 to 3 the Committee considered that Miss Zhu's dishonest conduct undermined the process of the qualification to become a member of ACCA. In addition, Miss Zhu had become a member of the accountancy profession by dishonest means. This was in the Committee's view a serious breach of the regulations striking at the core role of the Regulator, to maintain standards and public confidence in the profession. In addition, this conduct brought discredit upon Miss Zhu, the profession and undermined public confidence in ACCA. The Committee noted that Miss Zhu was working for a company holding herself out, based on her false qualifications, as an ACCA member which in the Committee's view was a risk to the protection of the public.
49. The Committee determined that copying the POs of other members, submitting it to ACCA purporting to be her own work to obtain membership and providing false details of her PER supervisor was an act of serious dishonesty. In the Committee's view it was a breach of a fundamental expectation of the profession to be open and honest and undermined the protections put in place for the public.
50. The Committee found that Allegations 1 - 3 taken together amounted to serious misconduct.
51. The Committee concluded that Miss Zhu was liable to disciplinary action pursuant to bye-law 8(a)(i) in respect of allegations 1 to 3 and found misconduct proved.

SANCTION(S) AND REASONS

52. Ms Patel, the Case Presenter, made submissions on the appropriate and proportionate sanction. 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.

Allegations 1 a) - c), 2, 3 a) - d), and 5

53. 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 identified the misconduct as very serious and then sought to identify aggravating and mitigating factors.
54. In respect of mitigating factors Miss Zhu had no previous disciplinary findings against her. That was a mitigating factor, although not a strong one as she had been a student for most of her eleven-year association with ACCA. It also took account of her previous good character and her prompt responses to questions put as part of the investigation. Miss Zhu had expressed shame and remorse when challenged. In the Committee's view there was limited mitigation.
55. The Committee considered the aggravating factors in relation to these allegations. In the Committee's view it was an aggravating factor that there was limited evidence of insight into what the Committee considered to be serious breaches. It took into account that the dishonesty was a one off, but it pertained over about two years until she was questioned about it. The Committee determined that the conduct was premeditated. Additional aggravating factors were that Miss Zhu had sought to undermine the integrity of the application process to be a member, pursued a deliberate course of conduct for personal benefit and had deceived her regulator to work as a professional accountant.
56. The Committee considered that the dishonesty was at the more serious end of the scale of dishonest conduct and that there was a continuing risk to the public.
57. It took into account section E2 of the ACCA Guidance for Disciplinary Sanctions regarding findings of dishonesty.
58. The Committee considered that taking no further action or imposing an admonishment did not reflect the seriousness of the conduct and noted that there was no evidence of insight by Miss Zhu into her dishonest conduct.
59. In respect of a reprimand the Committee considered the dishonest conduct to be serious and not minor. Given the lack of any significant insight the Committee considered that a Severe Reprimand was not a sufficient sanction as there was a continuing risk to public confidence, the potential risk of harm and the risk to confidence in ACCA's qualification

process.

60. The Committee took account of the guidance at E2.3 and concluded that there was no remarkable or exceptional mitigation presented by Miss Zhu which would warrant anything less than exclusion from membership. It considered Miss Zhu's misconduct to be fundamentally incompatible with membership of the profession. It also took into account the importance of protecting the integrity of the profession's qualification process and therefore determined that the only proportionate sanction was to direct that Miss Zhu be excluded from membership.

COSTS AND REASONS

61. Ms Patel applied for costs totalling £6,448.50.
62. 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. It was appropriate to make a small reduction as the hearing had not run for a full day. Therefore, the reasonable costs are assessed to be £5,800.
63. The Committee took account of paragraph 27 of the Guidance on Costs Orders and noted there was some, albeit limited, information before the Committee about Miss Zhu's means as she had provided a Statement of Financial Position. The Committee noted Miss Zhu was in work and had a disposable income and assets to pay ACCA's costs. The Committee having been provided with no evidential basis to justify a reduction directed that Miss Zhu should pay £5,800 towards ACCA's costs.

IMMEDIATE ORDER

64. Ms Patel invited the Committee to direct that the order come into effect immediately. She submitted it was necessary to protect the public and in the public interest and referred to the findings of the Committee in support.
65. The Committee directed that the order should come into effect immediately as it was

necessary to protect the public. The Committee concluded that there was an identified and continuing risk to the public due to Miss Zhu's ability to continue holding herself out as a member of the ACCA if the order did not come into effect immediately.

ORDER

66. The Committee **ordered** as follows:

- (a) Miss Zhu shall be excluded from ACCA Membership.
- (b) The order is directed to come into effect immediately.
- (c) Miss Zhu shall make a contribution to ACCA's costs of £5,800.

Ms Kathryn Douglas
Chair
30 May 2025