

CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO  
*CHARTERED PROFESSIONAL ACCOUNTANTS OF ONTARIO ACT, 2017*

**ADMISSION AND REGISTRATION COMMITTEE**

**IN THE MATTER OF:** J [REDACTED] C [REDACTED] G [REDACTED], an applicant applying to be registered as a student with Chartered Professional Accountants of Ontario, under Regulation 9-1: Student Registration, Obligations and Standing, Section 13: Good Character on Registration, and Section 14: Credibility on Registration, as amended

**TO:** J [REDACTED] C [REDACTED] G [REDACTED]

**AND TO:** The Admission and Registration Committee

**NOTICE OF REFERRAL FOR A HEARING**

Pursuant to sections 13 and 14 of Regulation 9-1, adopted by Council under the *Chartered Professional Accountants of Ontario Act, 2017* and the By-Law governing the Chartered Professional Accountants of Ontario (“CPA Ontario”), I hereby request the Admission and Registration Committee to convene an oral hearing in respect of this application.

**THE GROUNDS FOR THE REQUEST ARE:**

1. The Applicant applied to be registered as a student with CPA Ontario on November 14, 2023. Having reviewed the application for registration:
  - a. I am not satisfied that the Applicant has provided evidence of good character as required; and
  - b. This is a circumstance where the evaluation of the application for registration requires assessment of the Applicant’s credibility.

As such, I am referring the Applicant for such assessments in accordance with sections 13 and 14 of Regulation 9-1: Student Registration, Obligations and Standing.

2. The particulars are:
  - a. On or about December 1, 2005, the Applicant declared bankruptcy under the *Bankruptcy and Insolvency Act*;
  - b. On or about May 2, 2007, the Applicant was absolutely discharged from bankruptcy pursuant to section 172(1)(a) of the *Bankruptcy and Insolvency Act*;
  - c. On or about March 9, 2017, the Applicant declared bankruptcy under the *Bankruptcy and Insolvency Act*;

- d. On or about March 10, 2020, the Applicant was automatically discharged from bankruptcy pursuant to section 168.1(1)(b)(ii) of the *Bankruptcy and Insolvency Act*;
  - e. On or about November 14, 2023, the Applicant applied to be registered as a student with CPA Ontario. The Applicant answered “yes” to the question: “Have you ever made an assignment in bankruptcy, been declared bankrupt or taken the benefit of any statutory provision for insolvency?”
  - f. The Applicant submitted two completed bankruptcy questionnaires on November 13, 2023 and August 23, 2024, respectively.
  - g. The Applicant provided more information and made representations to CPA Ontario regarding [REDACTED] bankruptcies on or about February 12, May 9, and May 14, 2024.
3. The Applicant has not yet provided three letters of reference as required under the Mature category of registration pursuant to section 9.5.2 of Regulation 9-1. However, I expect that this requirement will be satisfied at the oral hearing before the Admission and Registration Committee and/or the process that precedes it.
4. I have determined that the Applicant otherwise meets all the criteria to be registered as a student.

Date: February 28, 2025



Heidi Franken  
Registrar