



ACT CPD Record Form

IDENTIFY	ACTION	REFLECT	RATING
What do I need to know or be able to do? What is the best way for me to learn?	Plan and carry out your CPD activities. What am I already doing? What do I need to do?	What have I learnt? Reflect on the impact of your learning.	Rate how effective the learning was
How to improve cash flow visibility and accuracy and understand the workflow and timing around operational cash flows.	Coordinate project internally to engage with other teams within finance, map out processes and timings, examine reporting capabilities, evaluate impact on cash flow forecasting accuracy	Better understanding of the role of operational cash flow forecasting versus model-based forecasting.	3/5
Improved understanding of multi-faceted finance agreements, club banking arrangements, LMA standard documentation.	Direct involvement in refinance process, engagement with banks, negotiation of heads of terms, legal documentation	Better understanding of accordion facilities, negative pledges, clean-down provisions, cross-defaults. Refinance had different debt components – mortgage, RCF, overdraft,	3/5
Improve understanding of merchant acquiring, consumer rights via card schemes and Consumer Credit Act versus banks' credit considerations. Improve understanding of 3Dsecure implications for banks/consumer/merchant re: liability shift.	Direct involvement with establishing new merchant acquirer relationships, legal contracts, on-boarding, reporting, forecasting. Reading around the subject – Visa/Mastercard website and other trade journals. Discussions with specialist banking	Enhanced learning leading to specialist knowledge within the organisation. Appreciation the recourse process for consumers, how this leads the banks credit decisions on holdback terms for merchants. Also appreciate the importance of forecasting the	4/5

	lawyers.	banks' exposure.	
Improve knowledge of corporate bond / private placement market. Practical experience required.	Meetings with capital markets teams of main relationship banks. Discussion of requirements around credit ratings, source and application of funds, terms, tenor, rates, currency and institutions. Also read articles from The Treasurer	More in depth appreciation of the funding options available to small-cap corporates. Useful to hear it from the people who do this every day.	4/5
Continue to enhance understanding of currency and commodity markets to guide hedging strategy	Attend economic updates from banks Attend International Petroleum week and see presentations on commodity market outlook from counterparties Conference calls with counterparty's research teams Read the Economist, The Treasurer, CISI publications.	Continue to build on knowledge of currency and commodity markets, feeding back knowledge internally to the Board to get buy-in on hedge approach/strategy. Specifics around the interplay between monetary policy v global liquidity shifts v supply/demand for oil and investor speculative positioning.	5/5