



CERTIFIED  
**TREASURY**  
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**BEST PRACTICES**  
**CRITICAL EXPERTISE**  
**COMPETENCY VALIDATION**

CERTIFIED TREASURY PROFESSIONAL®

*The Global Standard of Excellence in Treasury*

Organized By



ASSOCIATION FOR  
FINANCIAL  
PROFESSIONALS  
Exclusive MEA Partner



Available Delivery Methods



**Face-to-Face**  
Course



**Blended**  
Course

\*Terms and conditionals are applied

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# BENEFITS OF EARNING THE CTP CREDENTIAL

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## CAREER FLEXIBILITY

The CTP credential is the standard for treasury. If you are looking to stand out and make a move in your career, the CTP can help you do just that.

## COMPETENCY VALIDATION

CTPs demonstrate a mastery of knowledge and skills required to effectively execute critical functions related to corporate liquidity, capital and risk management. And because CTPs need to earn continuing education credits to maintain the credential, they are constantly learning new practices and standards.

## STANDARDS OF ETHICAL CONDUCT

CTPs have an obligation to their employers, co-workers, customers, shareholders, the profession and themselves to maintain the highest standards of conduct and to encourage their peers to do likewise. CTP holders must agree to abide by these ethical standards.

## EMPLOYERS WANT CTPs

More than 80% of Fortune 500 companies employ CTPs.

## BUILD A PROFESSIONAL NETWORK

CTPs can connect through AFP. Maintain your AFP membership and be part of a global network via the virtual AFP Collaborate group, or attend the largest conference for treasury and finance professionals each year.





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## COURSE OVERVIEW

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The Certified Treasury Professional (CTP<sup>®</sup>) designation serves as a benchmark of competency in the finance profession and is recognized as the **LEADING CREDENTIAL IN CORPORATE TREASURY WORLDWIDE**. The CTP sets the global standard and is a symbol of excellence in the corporate treasury profession.

**Sponsored by the Association for Financial Professionals<sup>®</sup> (AFP)**, the CTP credential signifies that you have demonstrated the knowledge and skills required to effectively execute critical functions related to corporate liquidity, capital and risk management.



# IS THE CTP RIGHT FOR YOU?

CTP is for Treasury professionals, but you don't have to be a treasury professional to realize a great professional ROI from our CTP review and treasury excellence program. This program is for anyone seeking a broader, deeper knowledge of corporate treasury management, banking relationships and wants to learn how to develop and empower a best in class treasury function at any size organization. Here are some of the professionals that can benefit from our program:

- Professionals preparing for the CTP (Certified Treasury Professional exam).
- Practitioners executing or corporate finance and/or treasury functions.
- Technical and administrative staff supporting the corporate finance function.
- Professionals marketing, developing and/or implementing products and services for use by treasury and finance organizations.
- Bankers and other financial service providers developing and implementing products and services for use by corporate finance organizations.
- Consultants specializing in the finance and treasury arenas.
- Finance and treasury instructors teaching at educational institutions.
- Students with an interest in finance/business related field.
- Global Transaction Banking team, who sell and/or develop cash management products
- Corporate Relationship Managers who want to better understand their corporate client's needs.

# WHO ARE CTPS?

Here is a list of some of the most common titles of professionals who have earned the CTP.

Treasurer	Treasury Analyst	Cash Manager	Investor Relations Manager	Treasury Manager
Treasury Product Manager	Assistant Treasurer	Cash Operating Supervisor	Senior Treasury Analyst	Financial Analyst
Treasury Management Officer	Cash and Debt Manager	Investment Manager	CFO	Controller
Risk Manager	Senior Financial Analyst	Consultant	Managing Director	Client Manager
Capital Markets Supervisor	Director of Treasury	Bank Relationship Manager	Treasury Operations Manager	Global Treasury Manager
Cash Forecasting Analyst	Accounting Manager	Director of Finance	Manager of Tax and Treasury	Liquidity Manager

# PREPARATION COURSE OPTIONS

Our flagship course is the first in the market to incorporate the CTP's Certification 7<sup>th</sup> edition updates in the MEA region. We provide the course in two different modalities that are thoroughly designed to meet your plans. A unique journey magically blended to give you the highest chance of success. Cut your journey short to the CTP certification. Pass at the first sitting through one of the following options:

## A- Blended Preparation Course

Our blended course provides the flexibility needed to meet packed schedules. The course is divided into two parts: Self-based professionally recorded videos that the learner can study at their convenience, and 6 face-to-face sessions to review the self-based chapters and work on the technical chapters. This modality ensures the ultimate benefit.

**The learning kit is built on experts' experience of how to acquire the knowledge needed to pass the exam. The blended preparation course includes:**

### 1- CTP 7<sup>th</sup> Edition Beacon Handbook

The handbook is designed by our L&D department to be an integrative part of the learning journey. It includes a compilation of detailed and to-the-point questions to review all chapters, a study plan designed with a reiterative process to promote knowledge acquisition, and a set of the most important finance mind-maps to summarize the highlights of the curriculum.

### 2- Course Classes:

- 1- "15" self-based sessions recorded in our studios
- 2- "6" face-to-face sessions. Each is divided into:
  - a. "2" hours to review the self-based chapters and attend to questions
  - b. "4" hours to discuss, Illustrate and apply on technical chapters
- 3- "1" Panorama Review Class for the whole curriculum before each examination window

**3- Lifetime free re-attendance for those who register for re-examinations**

**4- AFP CTP Exam Preparation Platform license. (Valid for one year starting from the purchasing date)**

**5- CTP exam fees (For each attempt)**

**6- AFP membership (Valid for one year starting from the purchasing date)**



## B- Face-to-Face Preparation Course



The face-to-face preparation course is a full in-class course that follows a study plan specifically designed to ensure knowledge acquisition. The learning kit for both courses is built on experts' experience of how to acquire the knowledge needed to pass the exam.

The face-to-face preparation course includes:

### 1- CTP 7<sup>th</sup> Edition Beacon Handbook

a. The handbook is designed by our L&D department to be an integrative part of the learning journey. It includes a compilation of detailed and to-the-point questions to review all chapters, a study plan designed with a reiterative process to promote knowledge acquisition, and a set of the most important finance mind-maps to summarize the highlights of the curriculum.

### 2- Course Classes:

1- 140 hours that include:

- a. 20 face-to-face classes
- b. 1 Panorama Review Class for the whole curriculum before each examination window

### 3- Lifetime free re-attendance for those who register for re-examinations

**4- AFP CTP Exam Preparation Platform license. (Valid for one year starting from the purchasing date)**

**5- CTP exam fees (For each attempt)**

**6- AFP membership. (Valid for one year starting from the purchasing date)**

For any corporate inquiries and in-house training, kindly contact our corporate sales team.

Mail: [bd@beacon.com.eg](mailto:bd@beacon.com.eg)

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Mob.: +2 01271689124

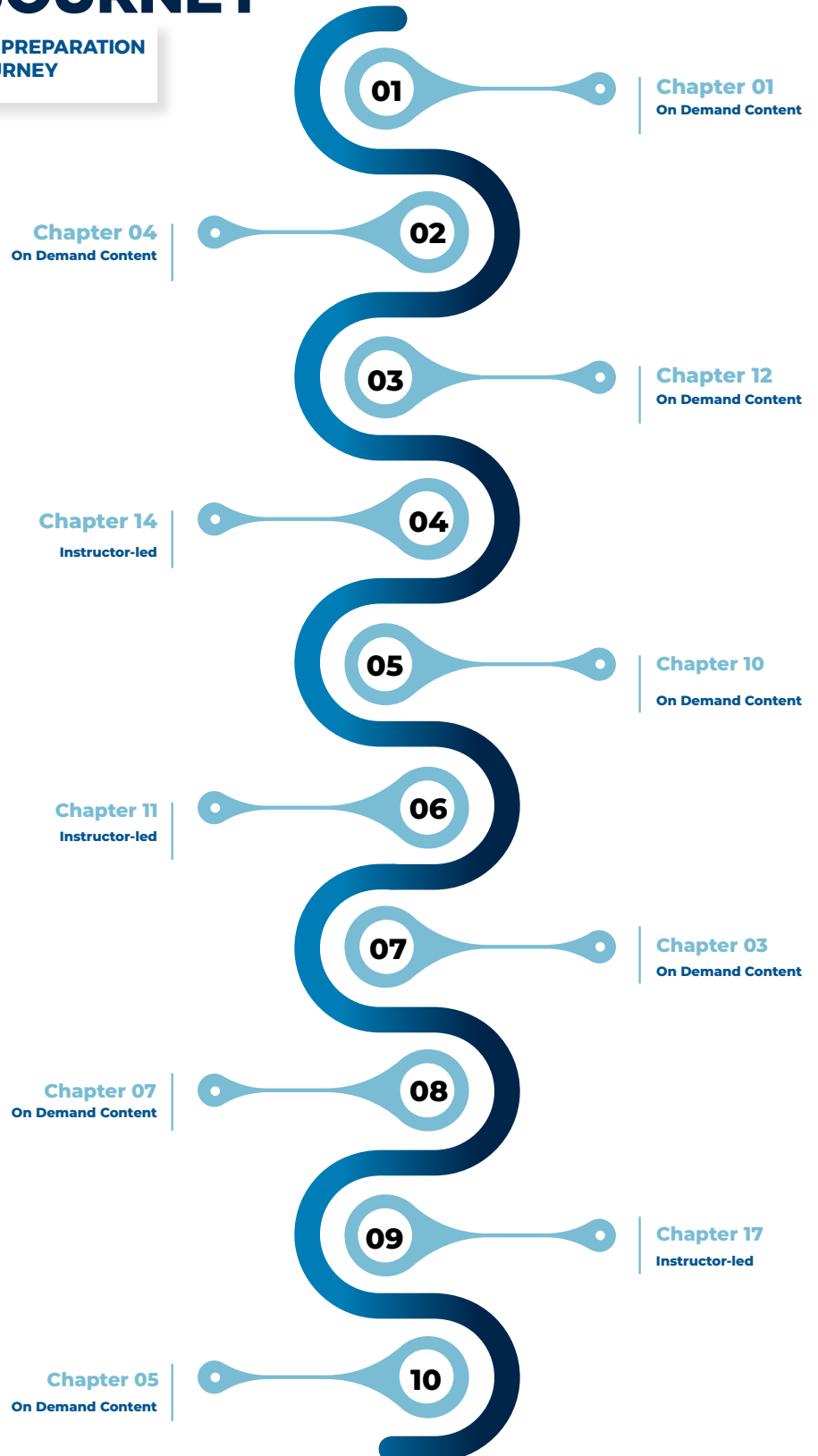
Terms and conditions are applied

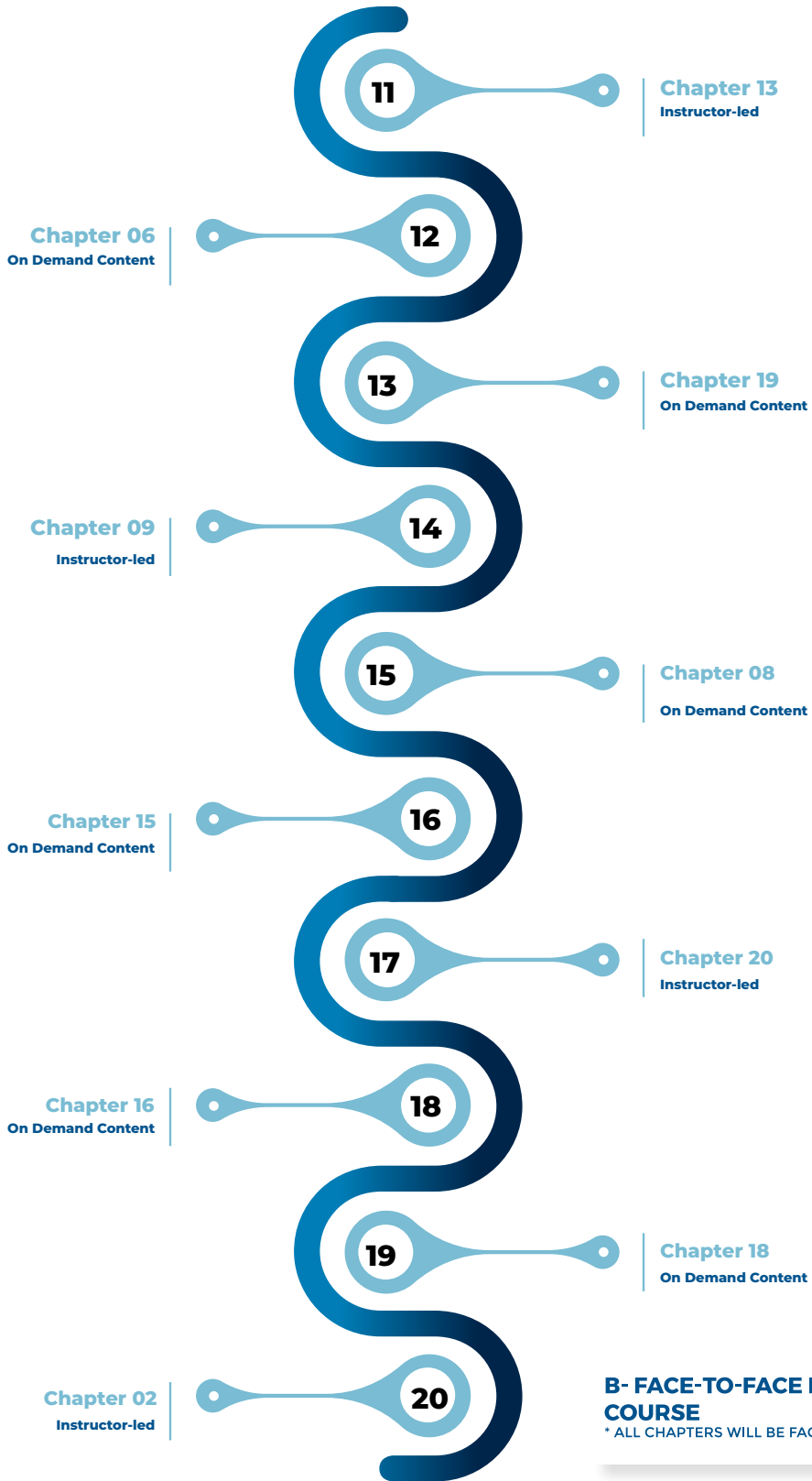




# COURSE JOURNEY

A- BLENDED PREPARATION  
COURSE JOURNEY



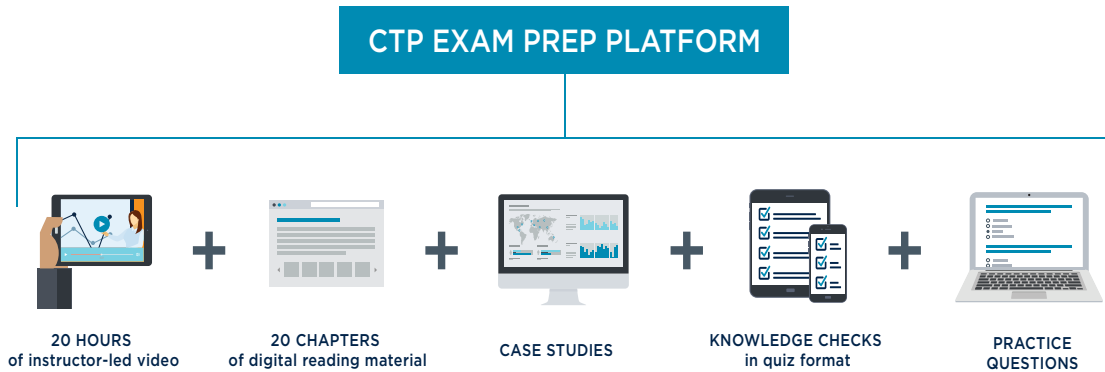


**B- FACE-TO-FACE PREPARATION COURSE**

\* ALL CHAPTERS WILL BE FACE-TO-FACE

# CTP EXAM PREP PLATFORM

The CTP Exam Prep Platform is the preferred study resource for the CTP Exam and is based on the test specifications for the 2020 - 2022 windows. This fully digital and interactive platform contains study materials, evaluations, sample questions and customized progress tracking.



## COURSE MODALITIES

CHAPTER	MODALITY	TOPIC
CHAPTER 1	On Demand Content	Role Of Treasury Management
CHAPTER 4	On Demand Content	Payment Instruments and Systems
CHAPTER 12	On Demand Content	Short-Term Investing and Borrowing
CHAPTER 14	Instructor-led	Cash Flow Forecasting
CHAPTER 10	On Demand Content	Introduction to Working Capital
CHAPTER 11	Instructor-led	Working Capital Metrics
CHAPTER 3	On Demand Content	Banks and Financial Institutions
CHAPTER 7	On Demand Content	Relationship Management and FSP Selection
CHAPTER 17	Instructor-led	Financial Risk Management
CHAPTER 5	On Demand Content	Money Markets
CHAPTER 13	Instructor-led	Short-Term Investing and Borrowing
CHAPTER 6	On Demand Content	Capital Markets
CHAPTER 19	On Demand Content	Long Term Investments
CHAPTER 9	Instructor-led	Financial Planning and Analysis
CHAPTER 8	On Demand Content	Financial Accounting and Reporting
CHAPTER 15	On Demand Content	Technology in Treasury
CHAPTER 20	Instructor-led	Capital Structure Decision and Management
CHAPTER 16	On Demand Content	Enterprise Risk Management
CHAPTER 18	On Demand Content	Treasury Policies and Procedures
CHAPTER 2	Instructor-led	Legal, Regulatory, and Tax Environment



# TRAINING METHODOLOGY

The CTP certification combines knowledge related to various functions across an organization to serve the treasury function. Keeping this large amount of information in mind, we designed the preparation course to divide the knowledge bulk over a reasonable period of time to balance the cognitive load. The course topics are supported by case studies, real-life examples, discussions, and activities (class-based and computer-based) to link them to participants' experiences. Various learning modes (Visual, auditory and kinesthetic) are incorporated into the course to facilitate knowledge acquisition and meet different participants' needs.

# COURSE CONTENT

## CHAPTER 1: Role of Treasury Management

- The Role and Organization of Treasury Management
- Finance and Treasury Organization
- Corporate Governance

## CHAPTER 2: Legal, Regulatory, and Tax Environment

- General Regulatory Environment
- Financial Regulatory Regime
- National/Regional Approaches to Legislation and Regulation
- Tax Considerations for Treasury
- Bankruptcy/Insolvency Laws
- Trends in Regulation

## CHAPTER 3: Banks and Financial Institutions

- Banks: Functions and Services
- Non-Bank Financial Institutions: Functions and Services
- Fiduciaries

## CHAPTER 4: Payment Instruments and Systems

- Payment Overview
- Payment Instruments
- Payment Systems
- Payment Regulation

## CHAPTER 5: Money Markets

- Money Market Participants
- Money Market Instruments

## CHAPTER 6: Capital Markets

- Structure of the Capital Markets
- Debt Market
- Equity Market

## CHAPTER 7: Relationship Management and FSP Selection

- Bank Relationship Management
- FSP Selection
- Assessing the Risks of FSPs

## CHAPTER 8: Financial Accounting and Reporting

- Uses of Financial Statements
- Accounting Concepts and Standards
- Financial Statement Reporting
- Accounting for Derivatives, Hedges, and Foreign Exchange (FX)
- Accounting for Governmental and Not-for-Profit (G/NFP) Organizations

# COURSE CONTENT

## CHAPTER 9: Financial Planning and Analysis

- Time Value of Money
- Capital Budgeting
- Budgeting
- Cost Behavior
- Financial Statement Analysis

## CHAPTER 10: Introduction to Working Capital

- The Link between Cash and Working Capital
- Components of the Cash Conversion Cycle (CCC)
- How Changes in Current Balance Sheet Accounts Impact External Financing
- Strategies for Investing in and Financing Working Capital
- Management of Trade Credit and Accounts Receivable (A/R)
- Management of Inventory
- Management of Accounts Payable (A/P)
- Working Capital Management Tools for Corporate Groups

## CHAPTER 11: Working Capital Metrics

- Fundamental Working Capital Metrics
- The Cash Conversion Cycle (CCC)
- Calculations for Trade Credit Decisions
- Accounts Receivable (A/R) Monitoring

## CHAPTER 12: Short-Term Investing and Borrowing

- Disbursements
- Collections
- Concentration of Funds

## CHAPTER 13: Short-Term Investing and Borrowing

- Managing Short-Term Investments
- Pricing and Yields on Short-Term Investments
- Managing Short-Term Borrowing
- Debt Financing
- Market Information for Investors and Borrowers

## CHAPTER 14: Cash Flow Forecasting

- Purpose of Cash Flow Forecasting
- Types of Forecasts
- Forecasting Process
- Forecasting Methods
- Best Practices in Cash Flow Forecasting

# COURSE CONTENT

## CHAPTER 15: Technology in Treasury

- Technology for Treasury
- Treasury Management Systems (TMSs)
- Project Management
- Communications and Technology Developments

## CHAPTER 16: Enterprise Risk Management

- Risk Management
- Categories of Risk
- Techniques Used to Measure Risk
- Managing Insurable Risks
- Disaster Recovery and Business Continuity

## CHAPTER 17: Financial Risk Management

- Types of Financial Risk
- Managing Financial Risk
- Derivative Instruments as Financial Risk Management Tools
- Managing Interest Rate Exposure
- Managing Foreign Exchange (FX) Exposure
- Managing Commodity Price Exposure
- Accounting and Tax Implications of Financial Risk Management
- Regulation of Financial Instruments
- Hedging Policy Statement

## CHAPTER 18: Treasury Policies and Procedures

- Overview of Treasury Policies and Procedures
- Creating a Treasury Policy Document
- Overview of Key Treasury Policies

## CHAPTER 19: Long Term Investments

- Valuation of Capital Market Securities
- Managing Capital Market Investments

## CHAPTER 20: Capital Structure Decision and Management

- Capital Structure
- Raising Long-Term Capital
- Managing Long-Term Capital
- Alternative Financing

# ABOUT THE CTP EXAM

This is one exam with 170 multiple choice questions. The exam is offered during two testing windows each year—June/July and December/January. In order to sit for the exam you must meet certain work or a combination of work and education requirements.

Your total seat time is four hours. You will have exactly three and a half hours to take the exam. There is a 30-minute tutorial designed to familiarize you with taking the computer-based exam and how to use the navigation features. The tutorial will also familiarize you with the type of exam questions.

After the exam, you will be asked to complete a 10-minute post exam survey.

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The CTP exam is based on globally recognized standards of practice, concepts and theories in treasury management. It is competency-based and designed to test mastery of knowledge, skills and abilities required by treasury professionals to execute critical functions such as:

- 1.** Maintain corporate liquidity to meet current and future obligations
- 2.** Manage optimal cash positioning through forecasting and short-term investing and borrowing activities
- 3.** Optimize treasury operations, (including considerations for roles/ responsibilities and outsourcing options).
- 4.** Calculate, analyze, and evaluate financial ratios to optimize financial decision making
- 5.** Manage capital structure, manage costs of long-term capital, and quantitatively evaluate long-term capital resource investments
- 6.** Evaluate current market conditions (including credit availability, spreads, interest rates, terms, risk) as they relate to long-term borrowing strategies
- 7.** Manage internal and external relationships
- 8.** Monitor and control corporate exposure to financial, regulatory, and operational risk (including emerging and reputational risk)
- 9.** Benchmark performance against external sources to ensure best practices (including banking fees, comparative analysis)
- 10.** Ensure regulatory compliance, and report internally and externally on compliance
- 11.** Assess impact of technologies on the treasury function



# SHOULD I PURSUE THE CTP, FPAC, CFA, CPA OR CMA?



**That depends on your career goal.**

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All of these are rigorous credentials that demand time, experience and a commitment to your career.

**But in what direction are you driving your career?**

If you want to pursue a career in investment analysis and portfolio management, then the CFA may be the right fit. If you are looking to a career that has a heavy dose of accounting, reporting, compliance or controller, then the CPA or CMA may be the best fit. If you're pursuing a career in corporate treasury or corporate finance and financial risk management, then the CTP is the most suitable choice. And if you already have one of these credentials, then adding the FPAC credential can be a powerful complement — and you may be able to waive Part I of the FPAC Exam.

# SHOULD I PURSUE THE CTP, FPAC, CFA, CPA OR CMA?

Here's a quick general breakdown of these credentials:

CTP	FPAC	CPA/CMA*	CFA*
Career in corporate treasury	Career in corporate finance focused on FP&A	Career in public or private accounting or management accounting	Career in investment analysis and portfolio management
Deep knowledge of corporate treasury management and banking relationships	Real-world application of FP&A knowledge	Focus on past fiscal performance and compliance and business analysis	Deep knowledge of investment analysis, management, and ethics
Apply knowledge to manage corporate treasury.	Apply knowledge to add value to one's own organization	Apply knowledge to one's own firm	Apply analysis to evaluate third-party organizations
100-120 hours of self-study	80 - 100 hours of self-study	300 hours (CPA), 140 hours (CMA) per part	900+ hours of self study
Pass 1 exam	Pass 2 Exam Parts*	Pass 4 Exam Parts (CPA), 2 Exam Parts (CMA)	Pass 3 Exam Parts
Corporate Treasurer Treasurer Treasury Manager Cash Manager Assistant Treasurer Corporate Finance Manager Cash Management staff Global Transaction Banking Trade Finance Manager Chief Financial Officer Finance Director	FP&A Manager FP&A Senior Analyst FP&A Analyst Director Finance Vice President, Finance Chief Financial Officer	Management Accountant Cost Accountant Accounting Manager Senior Accountant Corporate Controller Financial Analyst Business Analyst Accounting Supervisor Chief Financial Officer	Portfolio Manager Relationship Manager Research Analyst Chief Executive Officer Consultant Corporate Financial Analyst Financial Advisor Risk Manager

\* As of April 15, 2020, holders in good standing of the CFA, CMA, CPA (US, Canada, Australia), ACCA, FCCA, ACMA, FCMA or CTP credential are eligible to waive Part I of the FPAC Exam. Go to [FPACert.afponline.org/waiver](https://www.fpacert.org/waiver) for more information.

# PRACTICE QUESTIONS

Try out practice questions to test your treasury management knowledge.

Due to a loss of proprietary information held for clients, ABC Company has been named in a billion dollar lawsuit. It was determined that the loss of information was due to a breach in its computer system firewalls by outside parties. When the lawsuit became public, the company experienced a steep drop in its stock price. This scenario is an example of what kind of risk?

- A. Internal technology
- B. Compliance
- C. External theft/fraud
- D. Market

A U.S. company decides to enter a new geographic market facing some dominant competitors, but projects sales growth of 40% in its first year due to its superior product line. The company decides to only offer electronic payment methods for settlement of its receivables. A year later, the company's sales volume only increases by 10%, but their average days' sales outstanding of 32 days is the best in the industry. What should the company have considered in its collection policy objectives?

- A. Cost efficiency
- B. Customer satisfaction
- C. Performance measurement
- D. Approved collection practices

When using the Internet to access auction markets, companies may use certificate authorities to reduce their exposure to which of the following types of risk?

- A. Credit
- B. Valuation
- C. Counterparty
- D. Foreign exchange

A company is looking for a way to finance their inventory. What is the BEST funding match?

- A. Long-term private placement
- B. Short-term debt
- C. Stock split
- D. Equity issuance

The company has 30 for Days' Payables, 37 for Days' Inventory, and 14 for Days' Receivables. What is their Cash Conversion Cycle?

- A. 81 Days
- B. 21 Days
- C. 7 Days
- D. 30 Days

Download the Exam Prep Guide for answers at [www.CTPCert.org/Preparation/Guide](http://www.CTPCert.org/Preparation/Guide)

# TAKING THE CTP EXAM

## Submitting Your Application

Applications to take the CTP Exam may be submitted online. Full payment must accompany all applications. Applications cannot be processed without the required fee(s). Applications submitted by mail or fax must be postmarked by the application deadline or the application will be automatically deferred to the next testing window.

## Authorization-To-Test (ATT)

Upon eligibility approval, AFP will send you an Authorization-To-Test (ATT) via e-mail which will give you the information you need to schedule your appointment to test. If you do not receive your ATT within four weeks after submitting your application, please contact +1 301.907.2862. Please note: If you are registering for a future window, you will not receive your ATT until after the current window has ended.

## Scheduling Your Examination Appointment

Once registered, the candidate must either schedule an appointment and take the exam, or re-register for a different testing window. For emergencies please see Deferral Policy section. Failure to schedule an appointment during your approved testing window will result in forfeiting your exam fee and you will need to complete a re-registration form and pay the \$250 re-registration fee in order to register again to take the exam

Carefully check your ATT. Your name, as it appears on your identification, MUST match the name the test center has on file. If any information is incorrect, contact AFP prior to making your appointment to test. Appointments to test can be made by calling Pearson Vue's registration center at +1 866.837.8287 or online at [www.pearsonvue.com/AFP](http://www.pearsonvue.com/AFP). You may make an appointment to test at any of Pearson Vue's 5,000+ testing centers for any available date and time during your approved testing window. For the best availability, candidates should make their appointment immediately after receiving their ATT, as test center seats can fill quickly.

## Testing Time

Your scheduled test appointment time is four hours, of which you will have three-and-one-half hours to answer 170 questions. The remaining 30 minutes is available for you to review an optional 15 minute tutorial (prior to the examination) and answer a brief computer-administered questionnaire (at the end of the examination). During the examination, you will have the opportunity to review any question on the examination.

You can change answers, mark or skip questions. Should your time expire while taking the exam, all answers, regardless of how they are marked, will be calculated into your score. Once your allowed time has expired, or you exit the examination, you cannot see or review the questions again

# TAKING THE CTP EXAM

## Requesting Special Testing Accommodations

Candidates with documented visual, physical, hearing or learning disabilities, which would prevent them from taking an examination under standard conditions, may request special testing accommodations and arrangements. AFP and Pearson VUE require written documentation of the disability from the candidate's doctor or from another qualified medical professional who has treated the candidate for the disability. This written documentation must accompany the registration form when submitted to AFP. There is no extra fee for making these arrangements. In considering a request from an applicant for special accommodations, AFP and Pearson VUE are guided by a sense of fairness. Special accommodations are granted to give an approved candidate the opportunity to be examined in an equivalent manner with other candidates, but not to provide an advantage over other candidates. For a full description of the documentation required, see <https://ctpcert.afponline.org/take-the-exam-accommodations>

## Making Changes

Please see [www.CTPCert.org/RulesRegs](http://www.CTPCert.org/RulesRegs) for more information on how to make changes within the same testing window, or how to re-register or defer to the next testing window.

## Exam Results

At the end of the examination you will receive a printed report of your results that will include your name, title of your examination and whether you passed or failed. Your actual score is only provided if you failed, along with your performance diagnostics by knowledge domain.

\* Please note that during the first exam administration under a new body of knowledge, candidates will not receive their results until 6 – 8 weeks after the close of the testing window. This wait is necessary in order to assess the performance and difficulty level of each exam question and set a passing score. The next testing window this will affect is the June/July 2023 window



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# 2023–2025 CTP TEST SPECIFICATIONS:

## Knowledge Domains

CONTENT AREAS..... NUMBER OF QUESTIONS

### Domain 1

**Maintain corporate liquidity required to meet current and future obligations in a timely and cost effective manner.....36-40**

- A. Manage optimal cash positioning through short-term investing and borrowing activities.....4-6
- B. Forecast/manage cash receipts and disbursements [cash flows].....4-6
- C. Leverage cash concentration/pooling structures.....3-5
- D. Manage foreign exchange (FX) exposure.....3-5
- E. Manage trade financing (including letters of credit).....3-5
- F. Manage intercompany financing (including loans, repatriation, in-house banking).....3-5
- G. Review cash balances and reconcile transaction activity to ensure accuracy.....3-5
- H. Optimize treasury operations (including considerations for roles/responsibilities and outsourcing options).....3-5
- I. Calculate, analyze, and evaluate financial ratios to optimize financial decision making.....3-5

### Domain 2

**Manage capital structure, manage costs of long-term capital, and quantitatively evaluate long-term capital resource investments.....26-28**

- A. Negotiate and manage syndicated agreements.....3-5
- B. Manage investment portfolio.....4-6
- C. Issue debt and equity.....4-6
- D. Manage revolving debt agreements.....3-5
- E. Assess impact of mergers, acquisitions, and divestitures.....3-5
- F. Evaluate current market conditions (including credit availability, spreads, interest rates, terms, risk) as they relate to long-term borrowing strategies..... 4-6

# 2023–2025 CTP TEST SPECIFICATIONS:

## Knowledge Domains

CONTENT AREAS..... NUMBER OF QUESTIONS

### Domain 3

#### Manage internal and external relationships.....28-31

A. Build, maintain, and review relationships with external financial service providers.....	3-5
B. Evaluate and implement treasury products and services (including banking products, treasury workstations.....	4-6
C. Administer bank accounts (including bank fee analysis) and maintain documentation.....	4-6
D. Identify, negotiate, and select relationships and operational agreements with external service providers (including financial, technological, and investment/retirement advisors) to ensure best practices and competitive pricing.....	3-5
E. Serve as an internal trusted advisor and consultant (including Project Finance).....	2-4
F. Manage merchant services programs (including fees, risk, controls, card security compliance, retention requirements).....	4-6
G. Build and maintain relationships with internal stakeholders (including accounting, IT, legal, and tax departments).....	3-5
H. Market Effects on Working Capital.....	2-3

### Domain 4

#### Monitor and control corporate exposure to financial, regulatory, and operational risk (including emerging and reputational risk).....36-40

A. Comply with treasury policies and procedures (such as investment, FX, risk management, hedging, credit approval).....	3-5
B. Draft treasury policies and procedures for approval (such as investment, FX, risk management, hedging, credit approval).....	2-4
C. Detect and mitigate fraud (such as payments, bank transactions, internal, external).....	5-7
D. Benchmark performance against external sources to ensure best practices (including banking fees comparative analysis).....	3-5
E. Evaluate and manage counterparty risk (including risk related to supply chain, banks, brokers, dealers).....	4-6
F. Develop, maintain, and test business continuity plans (including bank balance reporting process, funds transfer capabilities).....	4-6
G. Hedge FX, interest rate, and commodities exposure.....	4-6
H. Ensure regulatory compliance, and report internally and externally on compliance.....	4-6

# 2023–2025 CTP TEST SPECIFICATIONS:

## Knowledge Domains

CONTENT AREAS..... NUMBER OF QUESTIONS

### Domain 5

#### Assess impact of technologies on the treasury function.....17-20

- A. Leverage technology systems (including enterprise resource planning (ERP) systems and treasury management systems)..... 4-6
- B. Identify security issues and concerns associated with new and existing technology..... 4-6
- C. Identify cyber-related risks..... 2-4
- D. Monitor information security risk and cyber-related risk (including e-mail scams, phishing scams)..... 4-6

#### Unscored Questions..... 20\*

33–37% of the questions test knowledge of basic facts and terms.

38–42% of the questions test an understanding of concepts and principles.

23–27% of the questions test the higher thinking ability to apply concepts and principles to a specific situation.

10–15% of the questions will require mathematical computations.

*\* These questions are unscored and do not count towards the final score. The questions may be from any domain. The specific questions on the exam that are unscored are determined before the start of the testing window.*

# SCHEDULE YOUR CTP EXAM TESTING WINDOW

Dates are subject to change, please review AFP website

## CTP Exam Testing Window: June 1, 2023 – July 31, 2023 (2023A)

Early Application Deadline	March 23, 2023
Final Application Deadline	April 27, 2023
Re-Registration Deadline	April 27, 2023
Cancellations/Refund Request Deadline	May 17, 2023
Deferral Request Deadline	July 31 2023



# 96% OF CTPS

WOULD RECOMMEND THE CREDENTIAL TO THEIR PEERS



“Treasury has been a progressive discovery for me. I started my career as a professional Accountant, working in the Medical field. During my time I had the chance to work on a global treasury digitalization mission, and that is when I discovered that treasury was a core function of any organization, with aspects of data, processes, IT, people, innovation, relationship management, and more. The diversity of the field attracted me, and I decided to pursue a career in treasury. My first role in the field was as a treasury and finance project manager, from which I quickly moved up to the position of treasury manager as a professional after finishing the CTP, which is closer to business and treasury operations.”

*Medhat Zein, CTP*



“After 20 years of practical experience, it was about time to have the academic side of the job and it certainly helped me a lot to understand a lot and gain this academic weight in addition to the experience. CTP opened doors and helped me to advance in my career.”

*Rania Afifi, CTP*

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# TRAINER BIOGRAPHIES



## Mina Nasif

**President and CVO, Beacon Holding**  
**Managing Director, Partnerships MEA with AFP**

Mina Nasif is a Finance and Treasury Professional who has a dual profile. Academically, Mina is a Certified Treasury Professional since 2008, and one of the Top CTP and corporate treasury trainers in the MENA and GCC countries. Nasif has also been a CTP Trainer and Treasury Consultant at Beacon Consulting EG since 2014.

Professionally, Nasif has worked with various international corporates in treasury management across 4 countries such as Energya holding, Alexander Nubia Gold Mining, Coca-Cola MAC, Al-Gihaz Holding. Mina went through 4 different versions of the CTP's Body of Knowledge and engaged in the AFP's committee that updates and develops the curriculum.

Mina is an expert in providing technical training in corporate finance, debt structure, ring fence financing, cash management and forecasting, trade finance, banking optimal relationship management, financial markets, working capital management, FP&A treasury prospective, treasury KPIs and performance valuation and all other aspects related to treasury management.

### Certifications

- CPT Certified Professional Trainer, Toledo University "U.S."
- ACI Dealing Certificate, ACIFMA "U.K."
- Treasury Dealing Room Activities, ACT "U.K."
- AMCT Treasury Diploma, Association of Corporate Treasurers "U.K."

**LinkedIn:** <https://www.linkedin.com/in/minanasifctp/>

[www.CTPCert.org](http://www.CTPCert.org)



## Ahmad Makhoulf

**Chief Financial Officer, General Motors**  
**Egypt & North Africa**

Ahmed Makhoulf is an expert finance professional with a well-rounded background in treasury. He has over 25 years of experience in Treasury & Financial Risk Management, Costing, and Financial Planning. He is experienced in Product Cost & Financial Planning, Analysis, Budgeting, Forecasting, and Pricing. He's a seasoned leader who navigated through highly competitive environments and managed to achieve business objectives successfully.

Makhoulf held various remarkable positions throughout his career such as Head of Dealing Room at Al Bank, Operational Excellence Manager, Commercial Finance Senior Manager, and FP&A Senior Manager at General Motors before being promoted to Chief Financial Officer at the same company.

### Certifications

- Financial Planning and Pricing Senior Manager Professional Certificate
- Master of Business Administration (M.B.A.) - Finance and Banking - from Arab Academy for Science, Technology and Maritime Transport
- Certified Treasury Professional (CTP) from the Association of Financial Professionals (AFP)

**LinkedIn:** <https://www.linkedin.com/in/ahmad-makhoulf-8259134/>

# Wall of Fame



## CTP Holders in the Middle East and Africa Region

Abdulrah Binzer Al-Qatani	Abdulreem Salam	Abidun Emmanuel Agwu	Abram Maher Firas	Abraham Wesselschaefer	Abubakar Oluwalabi Awolowo	Abulnabi Adnan Hassan	Adnan Abasi	Afra Magdi Yaha	Afriz Anwar	Ahmad Yameen Hassan	Ahmed Hatmy	Ahmed Abdel Elbaki Ahmed	Ahmed Abdullatif Shewar Abdelnabi	Ahmed Abdullatif Beklemmer	Ahmed Adel Basim	Ahmed Assem Hadermouhan	Ahmed Assem	Ahmed Ezzayed	Ahmed F. El Dehrawy
Ahmed Fares Mahmoud Tamm	Ahmed Fawzy	Ahmed Gaber Abdelnaby	Ahmed Gamal Abdelmassah	Ahmed Ibrahim Hameks	Ahmed Maher Caid	Ahmed Makhoul	Ahmed Mohamed Abdelghany	Ahmed Mohamed Alan	Ahmed Mohamed El Leily	Ahmed Mohamed Elmaghrabi	Ahmed Mohamed Farg Elhass	Ahmed Mohamed Mustafa	Ahmed Mustafa Helwely	Ahmed Muhammad Mahmoud	Ahmed Nour Ahmed Aly Hassan	Ahmed Shams Mohamed Fahmy	Ahmed Yehia Heba	Aljawad Akram Ojuri	
Ahmed Elmaghrabi Hatmy Gouda	Ahmed Ibrahim Mohamed Tah	Ali Ahmed Hassan	Ali Saleh Ali	Aly Mohamed El Faly	Amrady Adel Riad Saad	Amr S. Khan	Amr Abdelrahman Elmaghrabi	Amr Adel A. Elmaghrabi Abdelnabi	Amr Hany Saif	Amr Hussein Mohamed	Amr Mohamed Daghim	Amr Ousayb Alshomrani	Amr Salah Elmaghrabi	Amr Yehia Elmaghrabi	Amr Yehia Elmaghrabi	Amr Yehia Elmaghrabi	Amr Yehia Elmaghrabi	Amr Yehia Elmaghrabi	Amr Yehia Elmaghrabi
Arthur Nyamami	Asem Ezzayed Asem	Ashraf Chaban	Ayub Tubastant	Aya El Fawal	Ayman Makram Ibrahim	Ayman Mohamed Bahry	Ayman Refaat El Dinah	Ali El Said Cergan	Alia Mohamed Al Hassan	Alkhalifa Khaleda Chupin	Alkhalifa Zuhair Badawi Dahan	Alkhalifa Zakaria	Alkhalifa Zakaria	Alkhalifa Zakaria	Alkhalifa Zakaria	Alkhalifa Zakaria	Alkhalifa Zakaria	Alkhalifa Zakaria	Alkhalifa Zakaria
Cedric Demercis	Constance Theama Olyte	David Patrick Loungrage	Deema Abulhish Al Gami	Deegan Needy	Dira Adnan Alsa	Dira Essam	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck	Dira Thomas Scherck
Georges Fouad Chandra	Georges Nabil Abdelkayad	Georgina Hanna	Georges Field Fahmy Hana	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi	Chokar Mohammed Elmaghrabi
Heatham Mohamed Ismail	Heatham Mohamed Ismail	Hassan Comas Saad Yousef	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia	Hub Hejmat Hegab Yehia
Kevin Kachwa	Khaled Amr Fahmy	Khaled Hassan Al Odeinat	Khaled Mohamed Hassan Elmaghrabi	Khaled Saad Al Cergan	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi	Khaled Saad Elmaghrabi
Mahmoud Asaf Badr	Mahmoud Ahmad Kamel	Mahmoud Ali	Mahmoud El Maghrabi	Mahmoud Hassan Abdel Karem Hassan	Mahmoud Mohamed Ahmed	Mahmoud Mohamed Hassan	Mahmoud Shamsi Mahmoud Al Elmaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi	Mahmoud Almaghrabi
Mawsh Nagati Hatmy	Mawsh Nagati Hatmy	May Elmaghrabi	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh	Mehin Mawsh
Mohamed Elmaghrabi	Mohamed Hassan Hassan Elmaghrabi	Mohamed Hossain Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed	Mohamed Ibrahim Mohamed
Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi	Mohamed Yousef Elmaghrabi
Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh	Nabil Odeh
Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi	Piresh Beqir Vahabi
Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi	Sameer Hidi Almaghrabi
Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud	Tarek Haggag Bayoumy Mahmoud

\* Sorted on alphabetical order.

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# TERMS AND CONDITIONS

# TERMS AND CONDITIONS FOR CTP BLENDED COURSE

## BEACON CONSULTING EG (Hereafter BEACON)

### Payment Terms

- 100% of the payment amount shall be paid within a maximum of 15 days from the invoice date and before granting bundle access credentials (Course access, Exam Prep Platform, and CTP Exam).
- The payment shall be conducted either in cash, credit/debit card, cheque, ACH, or bank transfer.
- The stated amount is exclusive of Withholding Tax and other duties, taxes, and transfer-related charges which if applicable are payable by the client in addition to the stated amount.

### Refund

- No refund shall be applicable if a refund request is filed after receiving course credentials from the full training kit (Certification Exam, Course Access, Workbook, AFP Access).
- 100% Refund shall apply if the refund request is filed before booking the full training kit (Certification Exam, Course Access, Workbook, AFP Access).

### Selection of Trainer and Location

- Selection of the trainer/s and training location shall be at the choice of BEACON.
- BEACON may change the trainer and training location at any time prior to the commencement of the course.

### Intellectual Property

- The copyright, intellectual property, and design rights of the learning materials are the property of BEACON and its expert trainers. It cannot be copied, shared, or reproduced without the prior written consent of BEACON.
- Course subscription and Exam Cost shall be deemed canceled without refunds in case of intellectual property violation (Copying, reproducing, or sharing the material, sharing digital access, or recording online or offline live sessions without the prior written consent of BEACON).
- Recoding the face-to-face sessions is completely prohibited and considered a clear copyright violation.
- BEACON has the right to take legal action in case of any intellectual property violation.

### Complaints and Refunds Procedure

- BEACON shall deem relevant the following types of complaints:
  1. If the conduct or actions of BEACON trainers are inappropriate or offensive.
  2. If the training delivery is not on a satisfactory level as per BEACON STANDARDS.
- Enquiries and complaints shall be done in written form and must contain sufficient detail to allow BEACON to compile an official written response.
- All official inquiries and complaints shall be submitted electronically to Mina Nasif, CVO of BEACON, at Admin@Beacon.com.eg and our Customer Service at cs@beaconfintrain.com
- BEACON shall officially respond to the complaint no later than 7 days from the date of its reception.

# TERMS AND CONDITIONS FOR CTP BLENDED COURSE

## BEACON CONSULTING EG (Hereafter BEACON)

### Force Majeure

- BEACON shall not be liable to the client or be deemed in breach of any agreement it has concluded for any delay in performing or failure to perform any of the BEACON's obligations in respect of the services if the delay or failure was due to a FORCE MAJEURE.

### Governing Law

- This contract shall be governed by and construed in accordance with the Laws and Regulations of the Governing Law and Authority in Cairo, Egypt.

### Reattendance

- The client may choose to attend a RECAP session of any session they miss ONCE on the next available date according to BEACON's published schedule, priority for exam takers, and re-examinees.
- A client that pays the full amount of the LEARNING KIT (Certification Exam, Course, Workbook, AFP Access) shall request to reattend any of the sessions according to BEACON published schedule if they are exam takers or did pay to re-take the exam.

### Attendance Certificate

- An attendance percentage of 75% shall be required to receive the course digitized attendance certification

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# TERMS AND CONDITIONS FOR CTP FACE-TO-FACE COURSE

## BEACON CONSULTING EG (Hereafter BEACON)

### Payment Terms

- 100% of the course payment amount shall be paid within a maximum of 15 days from the invoice date and before granting bundle access credentials (Course access, Exam Prep Platform, and CTP Exam).
- The payment shall be conducted either in cash, credit/debit card, cheque, ACH, or bank transfer.

### Refund Course fees (does not include exam and exam preparation platform)

- Refund is guaranteed for course fees 100% before the 3rd session, otherwise no refund will be granted as Beacon payback for hotel and logistics cost 100% upfront.
- Refund takes 30 calendar days to be released from Beacon account to beneficiaries after granting all internal level approvals.
- No refund will be allowed for Exam and Exam Preparation Platform once Learner receives its access credentials.

### Selection of Trainer and Location

- Selection of the trainer/s and training location shall be at the choice of BEACON.
- BEACON may change the trainer and training location at any time prior to the commencement of the course.

### Intellectual Property

- The copyright, intellectual property, and design rights of the learning materials are the property of BEACON and its expert trainers. It cannot be copied, shared, or reproduced without the prior written consent of BEACON.
- Course subscription and Exam Cost shall be deemed canceled without refunds in case of intellectual property violation (Copying, reproducing, or sharing the material, sharing digital access, or recording online or offline live sessions without the prior written consent of BEACON).
- Recoding the face-to-face sessions is completely prohibited and considered a clear copyright violation.
- BEACON has the right to take legal action in case of any intellectual property violation.

### Complaints and Refunds Procedure

- BEACON shall deem relevant the following types of complaints:
  1. If the conduct or actions of BEACON trainers are inappropriate or offensive.
  2. If the training delivery is not on a satisfactory level as per BEACON STANDARDS.
- Enquiries and complaints shall be done in written form and must contain sufficient detail to allow BEACON to compile an official written response.
- All official inquiries and complaints shall be submitted electronically to Mina Nasif, CVO of BEACON, at Admin@Beacon.com.eg and our Customer Service at cs@beaconfintrain.com
- BEACON shall officially respond to the complaint no later than 7 days from the date of its reception.



# TERMS AND CONDITIONS FOR CTP FACE-TO-FACE COURSE

## BEACON CONSULTING EG (Hereafter BEACON)

### Force Majeure

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- A client that pays the full amount of the LEARNING KIT (Certification Exam, Course, Workbook, AFP Access) shall request to reattend any of the sessions according to BEACON published schedule if they are exam takers or did pay to re-take the exam.

### Attendance Certificate

- An attendance percentage of 75% shall be required to receive the course digitized attendance certification after the course.
- AFP and Beacon certificates of attendance will be delivered during our annual graduation ceremony.

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## ABOUT AFP®

As the certifying body in treasury and finance, the Association for Financial Professionals (AFP) established and administers the Certified Treasury Professional (CTP) and Certified Corporate FP&A Professional (FPAC) credentials, setting the standard of excellence in the profession globally. AFP's mission is to drive the future of finance and treasury and develop the leaders of tomorrow through certification, training, and the premier event for corporate treasury and finance.

Learn more at [www.AFPonline.org](http://www.AFPonline.org).

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