

Amina Ndlovu Reflective Plan 2025

Designation	Chartered Accountant - CA(SA)
SAICA Membership	SAMPLE-CA-001
Email	amina@example.test
Phone	+27 82 000 0000
IRBA Registration	Registered Auditor — SAMPLE-IRBA-001
Current Role	Finance manager
Years in Role	6
12-Month Goal	Improve ethical decision-making, data-led reporting and team coaching.
Long-Term Goal	Progress into a finance director role with responsibility for assurance and strategy.

Career break recorded for this year — see Career Break Details.

Planning — Action — Reflecting

Plan  7 focus areas identified 6 gaps, 1 voluntary	Act  9 activities logged 42 hours total	Reflect  Year-end reflection completed 3/3 ethics categories
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Learning Plan

Competency Self-Assessment & Development Areas

Competency	Current	Required	Gap	Status	Activities
Development Areas (Gaps Identified)					
Digital Acumen					
Data analytics	1	3	2	Completed	2, 5, 8
EFC-DA-03 · Foundational → Advanced · Focus area · High priority · 3 activities · 9.50 hours · Yes — gap addressed					
Relational Acumen					
Leadership skills	1	3	2	Completed	4, 7, 9
EFC-RA-05 · Foundational → Advanced · Focus area · High priority · 3 activities · 13 hours · Yes — gap addressed					
Ethics					
Personal ethics	1	3	2	Completed	6
PVA-ETH-01 · Foundational → Advanced · Focus area (ethics) · High priority · 1 activities · 4.50 hours · Yes — gap addressed					
Stewardship of Capitals					
Reporting fundamentals	2	4	2	Completed	1, 3, 8, 9
TC-SC-06 · Intermediate → Expert · Focus area · High priority · 4 activities · 22.50 hours · Yes — gap addressed					
Ethics					
Business ethics	2	3	1	Completed	4
PVA-ETH-02 · Intermediate → Advanced · Focus area (ethics) · Medium priority · 1 activities · 4 hours · Yes — gap addressed					
Professional ethics	2	3	1	Completed	1, 2, 6
PVA-ETH-03 · Intermediate → Advanced · Focus area (ethics) · Medium priority · 3 activities · 12 hours · Yes — gap addressed					
Competency	Current	Required	Gap	Status	Activities

Voluntary Learning Goals

Lifelong Learning					
Adaptive mind-set	3	3	—	Completed	3, 5
PVA-LL-01 · Advanced → Advanced · Voluntary focus area · 2 activities · 13.50 hours · Yes — gap addressed					

Competency	Current	Required	Gap	Status	Activities
At or Above the Required Level					
Relational Acumen					
Teamwork / people skills	2	2	—	Completed	7
EFC-RA-09 · Intermediate → Intermediate · Not a focus area · 1 activities · 5 hours · Yes — gap addressed					

Activities

Chronological Record of CPD Activities

#	Activity	Type	Hours	Date	Verifiable	Evidence
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1	Writing a tax-governance briefing	Research/Writing	4.50	Jan 25, 2025	Yes	—
Provider: Independent research · Verifiable · Tax technical · Ethics · SARS category: Tax Administration						

Description

Researched tax-administration requirements and wrote a briefing that mapped technical obligations to governance controls and escalation routes.

Learning outcome

Connected current tax-administration rules with governance and escalation controls.

How it will be applied

Use the briefing to refresh the tax-risk register and approval matrix.

Reflection

The research showed that ownership and documentation were as important as technical interpretation.

Competencies addressed

PVA-ETH-03 Professional ethics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

TC-SC-06 Reporting fundamentals

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

#	Activity	Type	Hours	Date	Verifiable	Evidence
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2	Audit committee data-quality review	Technical Committee Work	3	Feb 20, 2025	Yes	1
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Provider: Audit and risk committee · Verifiable · Audit-related

Description

Prepared for and contributed to the audit committee's review of data lineage, manual transformations and override controls.

Learning outcome

Strengthened challenge of data lineage, completeness and management override risks.

How it will be applied

Maintain an evidence-backed data lineage register for material reports.

Reflection

The review identified two manual transformations that needed independent validation.

Competencies addressed

EFC-DA-03 Data analytics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

PVA-ETH-03 Professional ethics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

Supporting evidence

- [audit-committee-data-quality-pack.pdf](#) (stored in CPDTracks)

#	Activity	Type	Hours	Date	Verifiable	Evidence
3	VAT and income-tax technical update	Other Learning	10.50	Mar 6, 2025	Yes	2
Provider: SARS practitioner update forum · Verifiable · Tax technical · SARS category: VAT						

Description

Attended a practitioner update covering VAT source documents, dispute timelines, filing controls and recent income-tax developments.

Learning outcome

Updated practical knowledge of VAT evidence, dispute timelines and filing controls.

How it will be applied

Refresh the VAT review checklist and team reference guide.

Reflection

The worked examples exposed a recurring documentation gap that was corrected in the next return cycle.

Competencies addressed**TC-SC-06** Reporting fundamentals

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

PVA-LL-01 Adaptive mind-set

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

Supporting evidence

- [Attendance record \(https://example.com/sample/tax-update-attendance\)](https://example.com/sample/tax-update-attendance)
- [tax-update-attendance-certificate.pdf](#) (stored in CPDTracks)

#	Activity	Type	Hours	Date	Verifiable	Evidence
4	Presenting financial insights clearly	Presenting/Facilitating	4	Apr 3, 2025	No	—
Provider: Internal finance academy · Non-verifiable · Ethics						

Description

Designed and delivered a case-based session on communicating estimates, uncertainty and ethical trade-offs to decision-makers.

Learning outcome

Learned to present uncertainty and ethical trade-offs without losing clarity.

How it will be applied

Build a short decision narrative into every quarterly board presentation.

Reflection

Scenario discussion produced better engagement than a lecture-style presentation.

Competencies addressed

EFC-RA-05 Leadership skills

Gap addressed: Partially — more learning needed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

PVA-ETH-02 Business ethics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

#	Activity	Type	Hours	Date	Verifiable	Evidence
5	Automating the monthly reporting pack Provider: Microsoft Learn · Verifiable	Self-Study	3	May 14, 2025	Yes	1

Description

Built and tested a prototype workflow that imports ledger data, validates control totals and highlights reporting exceptions.

Learning outcome

Improved data-cleaning, validation and exception-visualisation techniques.

How it will be applied

Automate reconciliations and add documented quality checks to every refresh.

Reflection

Automating the first-pass checks freed review time for unusual balances and business interpretation.

Competencies addressed

EFC-DA-03 Data analytics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

PVA-LL-01 Adaptive mind-set

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

Supporting evidence

- [Learning transcript \(https://example.com/sample/analytics-transcript\)](https://example.com/sample/analytics-transcript).

#	Activity	Type	Hours	Date	Verifiable	Evidence
6	Professional judgement case studies Provider: SAICA Code and ethics resources · Verifiable · Ethics · Audit-related	Professional Reading	4.50	Jul 9, 2025	Yes	1

Description

Reviewed six professional-judgement cases against the SAICA Code, documenting threats, safeguards and defensible conclusions.

Learning outcome

Refreshed the threats-and-safeguards approach for integrity, objectivity and professional scepticism.

How it will be applied

Document ethical considerations explicitly in significant judgement papers.

Reflection

Writing down the competing duties made the most defensible course of action clearer.

Competencies addressed

PVA-ETH-01 Personal ethics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

PVA-ETH-03 Professional ethics

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

Supporting evidence

- [Reading notes \(https://example.com/sample/ethics-reading-notes\)](https://example.com/sample/ethics-reading-notes).

#	Activity	Type	Hours	Date	Verifiable	Evidence
7	Coaching conversations for finance leaders Provider: Finance leadership mentoring circle ·Verifiable	Coaching/Mentoring	5	Aug 21, 2025	Yes	—

Description

Participated in five facilitated coaching sessions, alternating between coach, coachee and peer-observer roles.

Learning outcome

Practised asking diagnostic questions before offering solutions.

How it will be applied

Use structured monthly coaching check-ins with each direct report.

Reflection

The coachee took greater ownership when I agreed outcomes instead of prescribing each step.

Competencies addressed

EFC-RA-05 Leadership skills

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

EFC-RA-09 Teamwork / people skills

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

#	Activity	Type	Hours	Date	Verifiable	Evidence
8	Advanced management reporting workshop Provider: SAICA Learning -Verifiable	Formal Learning	3.50	Oct 2, 2025	Yes	2
Description Completed a practical workshop on driver-based reporting, exception analysis and concise commentary for executive readers.						
Learning outcome Built a repeatable approach to turning operational data into decision-ready management reporting.						
How it will be applied Redesign the monthly pack around exceptions, drivers and accountable actions.						
Reflection A smaller set of well-explained measures proved more useful than a dense dashboard.						
Competencies addressed EFC-DA-03 Data analytics Gap addressed: Yes — gap addressed Applied at work: Applied the learning in a practical finance-team workflow. New learning areas: Continue practising and review the result next quarter. TC-SC-06 Reporting fundamentals Gap addressed: Yes — gap addressed Applied at work: Applied the learning in a practical finance-team workflow. New learning areas: Continue practising and review the result next quarter.						
Supporting evidence - Course outline (https://example.com/sample/management-reporting). - management-reporting-certificate.pdf (stored in CPDTracks)						

#	Activity	Type	Hours	Date	Verifiable	Evidence
9	Leading through a reporting-system change Provider: Amina Ndlovu · workplace project ·Verifiable	On-the-Job Training	4 (1.50/day)	Nov 18, 2025 – Nov 20, 2025	Yes	1
Description Led a three-day reporting-system change, including stakeholder mapping, control design and team handover.						
Learning outcome Learned how change sequencing and clear ownership improve adoption without weakening financial controls.						
How it will be applied Use the same change map and control checklist for the next finance-system release.						
Reflection The phased rollout reduced month-end disruption; earlier user testing would improve the next project.						
Competencies addressed EFC-RA-05 Leadership skills Gap addressed: Yes — gap addressed Applied at work: Applied the learning in a practical finance-team workflow.						

New learning areas: Continue practising and review the result next quarter.

TC-SC-06 Reporting fundamentals

Gap addressed: Yes — gap addressed

Applied at work: Applied the learning in a practical finance-team workflow.

New learning areas: Continue practising and review the result next quarter.

Supporting evidence

- Implementation retrospective (<https://example.com/sample/reporting-retrospective>).

Year-End Reflection

CPD Year 2025

Ethics Reflection

Personal Ethics

Scenario

I was asked to accelerate recognition of a disputed rebate before the supporting evidence was complete.

Ethical Issue

Integrity, objectivity and pressure from a senior stakeholder.

Reasoning Process

I tested whether the treatment was lawful, fair to users of the statements, consistent with my values and defensible if disclosed publicly.

Resolution

I documented the evidence gap, declined the early recognition and agreed a transparent disclosure until the matter was resolved.

Business Ethics

I strengthened information barriers between two commercially sensitive projects, limited access to need-to-know staff and made conflicts a standing agenda item.

Professional Ethics

Scenario

An adviser proposed an aggressive tax position that was not supported by the available facts.

Ethical Issue

Professional competence, due care and objectivity.

Reasoning Process

I reviewed the legislation and guidance, separated fact from assumption and considered the consequences for the taxpayer and SARS.

Resolution

I recommended the supportable treatment, recorded the technical basis and explained the risks of the alternative to management.

Year in Review

Ethics reflection completed for 3 of 3 categories. The year-end reflection is complete.

Priorities for next year

Deepen audit analytics, strengthen tax-governance documentation and develop two emerging finance leaders through structured coaching.

Personal reflection

During 2025, I improved the way I combine technical analysis, ethical judgement and communication. I applied the learning to reporting-system change, tax governance, audit committee work and coaching. The strongest results came when I translated complex evidence into clear ownership and practical controls.

Achievements

- Delivered a reporting-system change without disrupting month end
- Introduced evidence-backed data-quality checks for management reporting
- Refreshed the tax-risk register and approval matrix
- Coached colleagues using a more structured, outcome-led approach

Career Break Details

CPD Year 2025

The following approved career break overlapped the 2025 CPD year. CPD expectations are reduced for the period covered.

Medical Unfitness

Period	Status	Medical certificate
Jan 10, 2025 – Feb 28, 2025	Ended	On file

A documented medical recovery period reduced professional activity early in the year; the member resumed work and CPD in March.

Annual CPD Summary

Hours, classifications and declaration · 2025

You logged 42 CPD hours across 9 activities in 2025, of which 38 hours were verifiable and 4 were not. That learning spanned 9 different types of activity.

You addressed 7 of 7 focus areas you set for the year, logging activity against 8 competencies in total.

Of those hours, 15 tax technical, 13 ethics and 7.5 audit-related were recorded. Categories can overlap, so these do not add up to your total.

Hours

Total CPD hours	Verifiable	Non-verifiable
42	38	4
Activities recorded		
9		

Planned hour targets

Total target	Verifiable target	Non-verifiable target
40	28	12
Tax technical hours	Ethics hours	Audit-related hours
15	13 (3 activities)	7.50

Tax practitioner (SARS)

You have indicated you are registered with SARS as a tax practitioner. The figures below are drawn from activities you've tagged as tax-technical or ethics-related. They are reported as a record of hours; this document makes no statement about whether they meet the SARS requirement.

SARS registration number	Tax-technical hours	Ethics hours
SAMPLE-SARS-001	15	13
Other hours		
14		

Tax-technical hours by SARS category

Category	Activities	Hours
VAT	1	10.50
Tax Administration	1	4.50

IRBA registered auditor

You have indicated you are registered with IRBA as an auditor. The figures below are drawn from activities you've tagged as ethics-related or audit-related. They are reported as a record of hours; this document makes no statement about whether they meet the IRBA requirement.

Activities by type

Type	Activities	Hours
Other Learning	1	10.50
Coaching/Mentoring	1	5
Professional Reading	1	4.50
Research/Writing	1	4.50
On-the-Job Training	1	4
Presenting/Facilitating	1	4
Formal Learning	1	3.50
Self-Study	1	3
Technical Committee Work	1	3

Competencies addressed

EFC-DA-03, EFC-RA-05, EFC-RA-09, PVA-ETH-01, PVA-ETH-02, PVA-ETH-03, PVA-LL-01, TC-SC-06

Declaration

Amina Ndlovu declares that the continuing professional development recorded above is a true and complete record of the learning undertaken during the 2025 CPD year, and that supporting evidence is available on request.

Signature

Date

Generated by CPDTracks on Sep 12, 2026. Figures are derived from the activities recorded for the 2025 CPD year at the time of generation.