



COVID -19 Special Arrangements – See pages 21 & 22

TRADE FINANCE

Recertification Process Guidebook

Welcome to our Guide for recertification including full rules and requirements.

Recertification is a way you can demonstrate a commitment to carry out continuous professional development after achievement of CDCS® CDCS Advocates CSDG® CSCF and or Trade Finance Compliance (CTFC).

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INTRODUCTION

Recertification applies to you if you wish to retain your CDCS® CSDG®CTFC or CSFC designation and helps demonstrate to employers that you are keeping your knowledge in international Trade Finance up to date. We automatically enrol you into the Recertification Programme when you initially pass the CDCS® CSDG® CSCF & CTFC examinations. 3* years after passing your initial exam(s) or last recertification cycle, you need to apply to **recertify** your designation(s). If you do not want to use the designation(s) 3 years after your exam last recertification, you do not need to recertify. Your name will then no longer appear on the Trade Finance Registry.

You can recertify two ways –

1. By carrying out continuous professional development (CPD) learning hours throughout the recertification period. (Previously known as Personal Development Units)
2. By retaking and passing the full exam for the qualification designation you want to keep using e.g. CDCS, CSDG, CTFC or CSDG.

Both are aimed at ensuring you are learning more and maintaining knowledge of International trade finance.

*CDCS® Advocates should see page 7 for their requirements.

CPD Route - the main rules:

1. Recertification happens every 3 years (6 years for CDCS® Advocates – see page 7). If the recertification cycle is missed the only way to recertify is to retake and pass the appropriate exam again.
2. The learning activities must be done within the recertification cycle.
3. Recertification submissions need to come to us no later than 2 months after the end of the recertification period.
4. **36** CPD Learning hours are required to recertify successfully.
5. There are no minimum or maximum amounts of CPD hours which can be claimed in a year.
6. Any suitable activity which is carried out **can be claimed towards CDCS® CSDG® and CSCF** Recertification.
7. Only activities which relate directly to trade finance **COMPLIANCE** can be claimed towards CTFC recertification. However, Trade Finance Compliance activities can also be claimed towards CDCS® CSCF and CSDG®.

8. The activity must:
 - have content which relates to International Trade Finance and in the case of CTFC be specific to compliance and regulation.
 - have content which is sufficiently challenging to those with a Level 4 qualification – therefore NOT INTRODUCTORY or BASIC content
 - Last for a minimum of 30 minutes
 - Be able to be verified e.g. have an attendance certificate or other accurate documentation to confirm participation.
9. The fee needs to be paid before we assess your records.

Recertification by examination route

In order to re-start the recertification cycle, you can retake the examination. You will need to complete a full examination registration and pay the associated full exam fee. You will be given access to a new set of study materials and course site.

THE RECERTIFICATION CYCLE

The Recertification cycle is generally 3 years (36 months) long*.

For CDCS® CSCF and CSDG®– this period starts from passing the examination (April or October) **OR** from the start of a previous successful recertification cycle - and expires 3 years later.

CSCF & CTFC are examinations which can be taken at any time. However, to ensure some consistency and similarity with all Trade Finance recertification, the recertification periods will be aligned with the April and October cycles. This could mean that you have 3.5 years as your first recertification cycle – this will align to 3 years upon successful completion of the first recertification (see table 2 on page 5 for examples).

*CDCS® Advocates (CDCSAdv) should see page 7.

Use this table and the information on page 6 to find your recertification cycle:

Table 1

Date of achieving exam or last period of recertification	CPD activity Period	Recertification due
April 2017	1 May 2017 – 30 April 2020 COVID arrangements – 1 May 2017 – 31 July 2020	30 April 2020 * see pages 21&22 30 July 2020 under COVID arrangements
October 2017	1 November 2017 – 31 October 2020	31 October 2020
April 2018	1 May 2018 – 30 April 2021	30 April 2021
October 2018	1 November 2018 – 31 October 2021	31 October 2021
April 2019	1 May 2019 – 30 April 2022	30 April 2022
October 2019	1 November 2019 – 31 October 2022	31 October 2022
April 2020	1 May 2020 – 30 April 2023	30 April 2023
October 2020	1 November 2020 – 31 October 2023	31 October 2023

For CTFC CSCF recertification periods – Use table 2 below – these are examples to help illustrate how the process works.

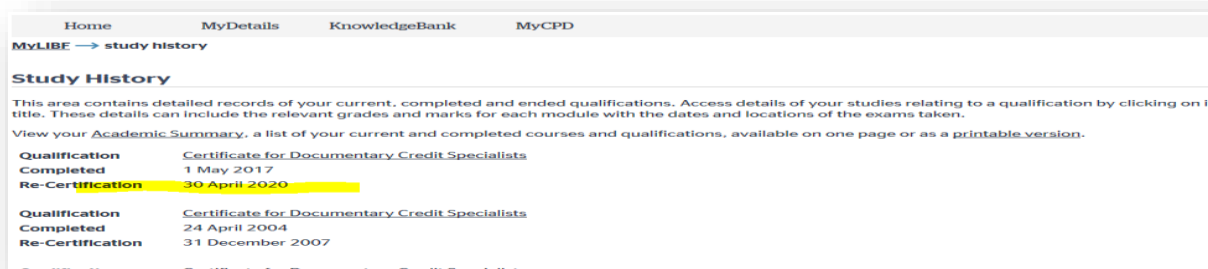
Table 2

Date of achieving exam	CPD activity Period	Recertification due by
On or between 1 May 2018 to 31 October 2018	Date of passing the exam to 31 October 2021	31 October 2021
On or between 1 November 2018 to 30 April 2019	Date of passing the exam to 30 April 2022	30 April 2022
On or between 1 May 2019 to 31 October 2019	Date of passing the exam to 31 October 2022	31 October 2022
On or between 1 November 2019 to 30 April 2020	Date of passing the exam to 30 April 2023	30 April 2023

How do I find out when I need to recertify?

There are four different ways you can find the date you need to recertify:

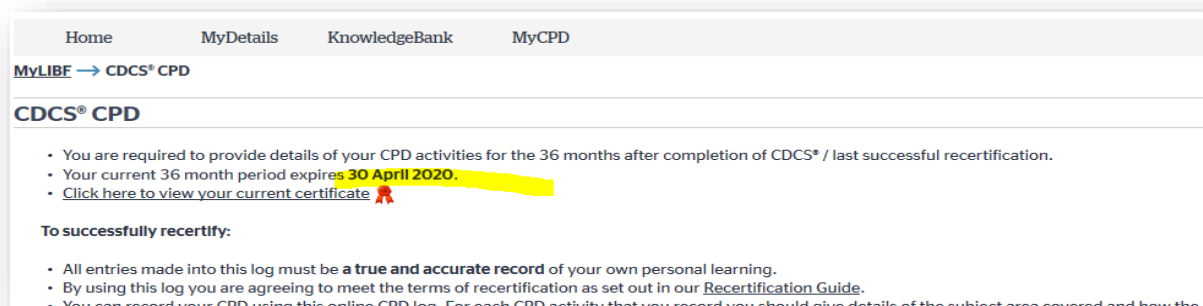
1. Through your [MyLIBF](#) account under the “**myStudies – Study History**” tab. See example below:



OR

2. Through your **myCPD** log in your [MyLIBF account](#) . If you hold CDCS® CSDG® CSCF and CTFC you will have access to a log for all designations. You can just enter your activity into one log and are given a choice to tick if you want the activity to land in your other logs automatically. (only works between CDCS and CSDG at present)

Example:



OR

3. From the letter you were sent with your certificate which includes the date of your recertification period.

OR

4. From your certificate which carries a recertification expiry date to show you by when you must have completed your CPD activities.

How many times do I need to recertify?

To keep the continual right to your designations you will need to recertify every 3 years. Once you have completed your 5th recertification cycle we will present you with the CDCS® Advocate (CDCS® Adv) designation. Once CDCS® Adv has been achieved you will move to a 6 year recertification cycle. All other conditions and rules remain the same.

CDCS® ADVOCATES

Who are CDCS® Advocates?

In recognition of the successful **completion of 5 CDCS® Recertification cycles** we award the designation of CDCS® Advocate (CDCS® Adv). This designation, first created in late 2016, demonstrates the long term commitment given to continuing professional development (CPD) by maintaining and improving knowledge in the area of International Trade Finance. CDCS® Advocates may use the letters CDCS® Adv after their name. This new designation will require recertification but this period is extended to **6** years once advocacy has been achieved. The same amount of CPD learning hours are required as those on a 3 year cycle. CDCS® Advocates can continue to retain their Advocate designation if they continue to recertify.

You do not need to apply for Advocate status as this is automatically given when **5 recertification cycles have been completed**.

New CDCS® Advocates receive a Pin Badge and special Certificate.

It is our intention to extend the designation of Advocate to CSDG CTFC and CSCF after 5 recertification cycles have been completed.

CONTINUING YOUR PROFESSIONAL DEVELOPMENT (CPD)

What is CPD?

We now use the term “CPD Learning Hours” instead of the previous (personal development unit). We believe it better describes recertification as a continuation of the learning already achieved after passing the International Trade Finance exams. “Personal” development can be achieved in so many

areas of life and work but Recertification needs to focus on “continuing” the knowledge you have gained in the subject of International Trade Finance exclusively.

Recertification is not about collecting points but about adding to and maintaining your knowledge of international Trade Finance and we feel the term CPD better reflects this.

ONE CPD Learning hour will be the same as **ONE personal development unit** previously.

What about the PDU I have already collected?

As mentioned above 1 x PDU = 1 x CPD Learning hour - so it's simply a change in the wording we are using.

NUMBER OF CPD HOURS REQUIRED

How many CPD hours do I have to achieve?

1. **36** CPD Learning hours are required to recertify successfully. There are no minimum or maximum hours which can be claimed in any one year.

Why increase the number of CPD Learning hours from 2020?

We considered the CPD requirements for other financial professionals such as bankers, financial advisers and accountants and found that they are committed to many more CPD hours than the 24 previously required for recertification.

We believe that it's important to demonstrate to firms, colleagues, customers and employers that those who gain recertification have sufficiently demonstrated their knowledge is up to date. Recertification demonstrates that learning has substantially improved your position since taking the exam.

"36" represents an average of one hour of CPD each month of the recertification cycle which gives a simple reference point to keep you on track with your CPD learning personal development.

We want to make the activities you can learn from more accessible and achievable, especially for those who are currently unable to attend events or workshops.

To assist with achieving the increased hours we are allowing new CPD activities to be claimed towards recertification.

We accept activities where the content is linked to International Trade Finance in general.

The exception to this will be CTFC where the content must be related to Trade Finance Compliance.

What activities can I claim?

As well as participation [in International Trade events and workshops](#) we will allow you to claim CPD Learning from activities such as those below – provided that the content is related to International Trade Finance for CDCS® CSCF and CSDG® and related to Compliance for CTFC. The activities will need to be verified with documentation to support the claim – your firm employer ICC organisation may impose additional checks or restrict the list of activities if they wish as a condition of your job or membership. We recommend recording your CPD in your myCPD log (see pages 12-14) as soon as you carry them out.

- Preparatory work required prior to an event workshop;
- Actions carried out following workshops or events;
- Online e-learning;
- The time taken to **research** content for delivering training to others – you don't claim the time you spent delivering the training – this is CPD for the attendee;

- Brushing up on knowledge to take internal tests such as Anti-money laundering; data protection; anti fraud measures etc. (test results will be proof of learning);
- Internal training carried out by superiors as part of your job role within International Trade Finance;
- Passing other international trade qualifications – we mention this on page 12.
- Participating in industry briefings
- Reading industry press – so long as it’s more than 30 minutes AND a statement of the learning gained has been compiled. Good clear records of this type of learning will be required.
- Time taken to research content for compiling industry documents books journals
- Time taken to research content for exam or tests
- Meetings with internal or external colleagues where new knowledge or skills are gained in international trade finance – good clear records will be required that can validate the learning and the claim.
- Reading of industry articles related to International Trade Finance through your extended access to our online library [KnowledgeBank](#).
- Online e learning; webinars; podcasts or videos – you can find some from LIBF at https://www.youtube.com/channel/UCSSPfsa1bFG-964ttOovPA?view_as=subscriber

You’ll need to ensure that any CPD you claim has a clear record of your learning in your myCPD log. Please upload copies of your notes or word documents listing your learning along with any certificates you might receive.

How many CPD Learning Hours should I claim?

Generally, the number of CPD Learning hours given to an activity will be based on the amount of “learning time” the activity took.

Activities such as: Lunchbreaks; award ceremonies; networking or registration are **not** considered “learning” activities.

The only exception is studying for qualifications. The general rule here is that we award ONE CPD Learning hour for every 10 hours of “recommended” study time. For example: if 300 learning hours

are recommended to complete a qualification, we award 30 CPD Learning hours. On Page 12 you will find the amount of CPD hours given when taking our other trade qualifications.

How should I choose my CPD activities?

We encourage you to choose CPD activities which are most suitable to your own personal learning desires or are required in order to maintain your role or gain a promotion.

We don't allow CPD for events which deliver just *basic or introductory* information regarding International Trade Finance.

Ideally you will have the freedom to choose your own activities which suit your experience and learning desires. However, sometimes your employer or organisation will ask you to take part in certain activities in order to comply with their working requirements. We will accept this type of CPD activity for recertification provided it is related to International Trade Finance Compliance.

CPD RESOURCES

Where can I find suitable CPD activities?

- **Your local CDCS representative** can keep you informed of events happening in your area country.
- You can look on our [CDCS® CSDG® Course registry](#) at the events we have been asked to recognise as suitable for Trade Finance learning across the globe or online.
- **You can find your own resources through the internet** such as Coastline and ICC Academy
- [KnowledgeBank](#) – our online library normally reserved for access by studying students and members only but for the first time it will be available to those who are in a recertification cycle. There is a specially designed [International Trade Finance](#) area under “Subject Guides”.
- On our website and You Tube Channel at https://www.youtube.com/channel/UCSSPfsa1bFG-964ttOovPA?view_as=subscriber

How many CPD learning hours do I get for taking another International Trade Finance exam?

You can claim CPD for passing any of our International Trade exams.

Find the exam you want to recertify along the top row – in the left hand column find the exam you are taking - look across for the **number of CPD learning hours you would gain**

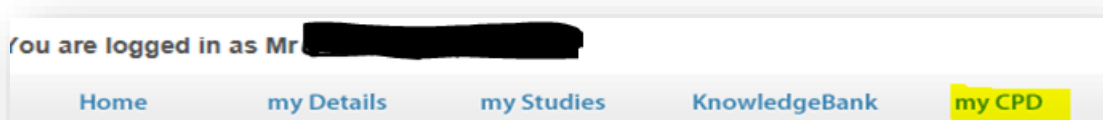
	I want to recertify my CDCS®	I want to recertify my CSDG®	I want to recertify my CTFC	I want to recertify my CSCF
Exam I want to pass towards my next recertification ↓				
CDCS®	N/A	30	9	30
CSDG®	30	N/A	9	30
CITF	25	25	9	25
CertPAY	12	12	9	12
CTFC (Compliance)	30	30	N/A	30
CSCF	30	30	9	N/A

RECORDING CPD LEARNING HOURS.

How do I record my CPD Learning hours?

We ask you to make records of your CPD Learning hours **as and when you carry them out** and they are fresh in your mind. You should use the **myCPD** log in your [MyLIBF](#) account.

Your myCPD log can be found in your [MyLIBF account](#).



We have provided a [Guide to registering and using the myCPD log](#) which is also available in the log

Always keep your MyLIBF account personal contact details up to date otherwise you will not receive our communications or have access to your certificate

You will find that you have a separate log for each designation you need to recertify in your myLIBF account.

What information do I record?

The log will ask you to key in all the information needed for a successful recertification. You'll also be told when you can send these to us via the log. You can:

- Upload copies of documents for safety and security
- Easily retrieve information or documents at any time.
- Access a user guide which tells you how to get your records to your employer firm sponsor or ICC should they request them.

Why do I need to use the myCPD log?

We use your MyLIBF account much more in the way we communicate with you. We'll email you progress updates on the activities you have keyed in and tell you how we are getting on with your recertification submission. Most importantly, we now deliver your new recertification certificate onto your myLIBF account.

You will be submitting your recertification application through your [MyLIBF](#) account from now on.

This will have several advantages:

- It's a secure method of passing over your details to us;
- You don't have to check to see if we have received your records because your [MyLIBF](#) record automatically feeds into our systems;
- You can't lose your records;
- You will receive an "on screen" copy of your recertification certificate far quicker than previously;
- We can send you updates and progress reports throughout your 3 year recertification cycle.

It's a rule of study recertification with us that you have access to the internet and give an email address. The CPD log will be available wherever you have access to the internet.

I hold more than one designation – do I record CPD for all of these?

Yes – but - the CDCS and CSDG CPD logs will ask if you wish an entry to go into both logs and if you tick the box it will do it for you.

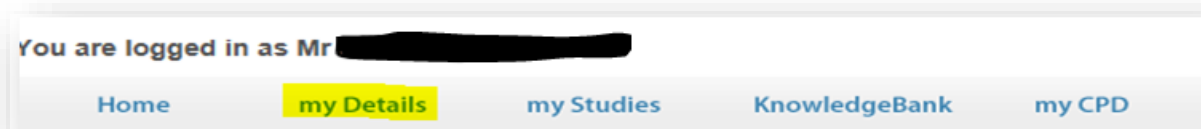
The logs will help you keep track of how many CPD Learning Hours you have for each qualification. We are continually developing the myCPD log and in due course there will be just one log for all Trade qualifications with the ability to keep track of each qualification you hold but without the need to duplicate your records. We'll let you know of any developments when they are live.

I don't have access to the MyLIBF account?

Every student is given access to this account when they first study with us. You will find your personal LIBF number in the communications you receive from us.

If you have any problem logging in or accessing your [MyLIBF account](#) please contact us at customerservices@libf.ac.uk

You can update your information by clicking on the “myDetails” tab and then clicking on the “update” tab.



What type of documents can I upload to confirm my CPD learning?

We can accept the following provided they include your name or direct reference to you in person - you only need to include one document for each activity unless you feel that more than one is required for us to be able to validate the learning and your attendance participation. Documents must be in **English**.

Examples:

- Attendance certificates
- CPD Certificates
- Certificates
- Email trails – in context or as screen shots
- Screen Shots
- Photographs of documents
- PDFs
- Hyperlinks Weblinks to show where the learning came from e.g. [CITF](http://www.libf.ac.uk/specialist-qualifications/trade-finance/certificate-in-international-trade-and-finance-(citf)) OR [http://www.libf.ac.uk/specialist-qualifications/trade-finance/certificate-in-international-trade-and-finance-\(citf\)](http://www.libf.ac.uk/specialist-qualifications/trade-finance/certificate-in-international-trade-and-finance-(citf))
- Letters signed by superiors third party trainers
- Test exam results certificates
- Copies of newsletters journals book extracts

SUBMITTING RECERTIFICATION RECORDS FOR ASSESSMENT

When do I need to submit?

You can submit your application to us in the **month prior** to your recertification expiry date but **no later than two months after** expiry. Your local CDCS representative may administer your recertification and ask for your records earlier than this.

We **do not** ask you or your employer ICC to send us any CPD logs or evidence files. We do, however, recommend **you take a copy (PDF) of your log and evidence files** as your records will no longer be available after you submit them to us or pass them to your sponsor.

Date of achieving exam or last period of recertification	CPD activity Period	Earliest submission date (SUBMIT button will appear in your myCPD log)	Recert Expiry Date	Latest submission date	Late application fee applies from *
April 2017	1 May 2017 – 30 April 2020	1 March 2020	30 April 2020* see pages 21 & 22	30 June 2020* see pages 21 & 22	Waived
April 2017 COVID 19 special arrangement	1 May 2017 – 31 July 2020	1 March 2020	31 July 2020	30 Sept 2020	1 September 2020
October 2017	1 November 2017 – 31 October 2020	1 September 2020	31 October 2020	22 December 2020	1 December 2020
April 2018	1 May 2018 – 30 April 2021	1 March 2021	30 April 2021	30 June 2021	1 June 2021

See next page for detailed instructions:

Always keep your MyLIBF account personal contact details up to date otherwise you will not receive our communications or have access to your certificate

How do I send you my Recertification submission and payment?

This depends on whether you are sending in your records yourself or your sponsor employer is going to send your details to us. Sponsors employers use a simple spreadsheet for this.

Choose one way:



OR



I'm making my own submission	steps	My Sponsor / employer will be sending you my details
Check you are within the times mentioned in the table on page 15	1	Check you are within the times mentioned in the table on page 15
Check you have logged documented all the CPD you wish to be considered for your recertification in your myCPD log on your myLIBF account	2	Check you have logged documented all the CPD you wish to be considered for your recertification in your myCPD log on your myLIBF account
Upload supporting documents such as certificates email trails.	3	Upload supporting documents such as certificates email trails.
Be ready – next steps will submit your CPD and arrange payment or tell us your company will be paying or you need an invoice	4	Your sponsor/employer sends us your details and payment on their sponsor spreadsheet
Click on the “ SUBMIT your CPD log ” Button. This will appear in your log when you have input a minimum of 24 hours and you are within the month before expiry.	5	Do not click on the Submit button
The next screen allows you to make payment or inform us of your payment method.	6	Not required
Save a copy of your acknowledgement - this is also your payment receipt.	7	Not required
Keep track of progress via The Progress Summary in your myCPD log.	8	Keep track of progress via The Progress Summary in your myCPD log.

DO NOT email your records or confirmation that you have “submitted” your application to us as this will only cause confusion.

You **DO NOT** need to email or send us any documents to do with your recertification as these should be uploaded to your **myCPD** log.

If you try to send email your CPD to us in any other way, your records will be returned unchecked.

What if I have achieved the required CPD s early?

Please record your CPD in your myCPD log as and when you carry out the activity. This way we can monitor how you are doing, send you updates and keep your records and certificates safe and secure.

Remember though, that the opportunity to submit your records to us won't open until the month prior to expiry.

As we can both monitor your CPD learning hours s from the entries in **your myCPD log throughout your cycle, there is** no requirement for interim CPD submissions.

What if I'm late making my submission?

We already allow 4 months for you to make your submission.

If you do have a need to recertify outside of these 4 months we will consider applications on an individual basis. All will be subject to the "late fee" mentioned below. Extensions are only granted in circumstances such as ill health or military service and in some cases because of issues outside of the individual's control.

For a late submission to be considered, all the CPD Learning activity must still have been carried out in the correct recertification period.

How long will it take you to process my recertification application?

Usually between 10 and 20 days.

What happens if my application is insufficient?

We will work with you to try to get your records to reflect the learning you have carried out over the 3 years of your recertification cycle.

We always encourage you to check your records are complete and accurate before pressing the "submit" button in your log. If, even after, several attempts we have been unable to get the records to reflect the required criteria we won't permit recertification and refund most of the fee paid for recertification. We might deduct an administration fee of £30.

FEES

What is the cost?

The latest fee structure will always be available through our CDCS® CSDG® CSCF and CTFC websites.

E.g. <http://cdcs.libf.ac.uk/recertification>

The current cost is £200.

A “late” fee * is incurred if the application and /or fee is received more than one month after expiry.

The late fee is currently £40.00 on top of the recertification fee.

When do I pay?

Fees are payable **with** the recertification application through your myCPD log or from your sponsor. Applications cannot be processed without the fee or fee details. You will be asked about payment when you SUBMIT your record for recertification through your log.

If you require an invoice before payment please select the “my company is paying” option and select “invoice required – yes”. Remember though, your application will not be processed until payment has been received from you or your sponsor.

What methods of payment do you accept?

We can take payment from a debit or credit card online or bank transfers. You can also choose to use – FLYWIRE. Our bank details will be displayed in your log once you make your submission.

What happens if I pay and the application is rejected?

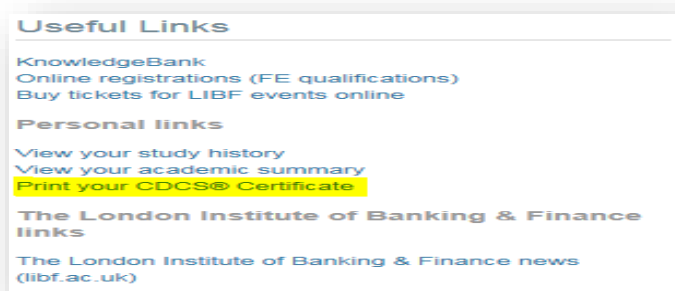
We will **refund** your fee (less a £30 administration fee) should your application be rejected or withdrawn.

However, we will do everything we can to work with you towards an acceptable successful recertification where we can.

RECERTIFICATION CERTIFICATES

When will I get my certificate?

New recertification certificates will be available within 24 hours of us completing our recertification process and our keying of the details into your records. The certificate will be presented to you in your [MyLIBF](#) account and a confirmation email will be sent to let you know where you can find this.



You can print off copies or create a PDF copy. The Certificate will stay on your account until expiry.

Why are you putting the certificate in MyLIBF account?

Having access to your certificate online has these advantages:

- See your certificate more quickly than by post
- You can print off as many copies as you like
- Accessible 24 hours a day – 7 days a week
- Certificate cannot get lost
- You can save a copy in PDF form – to attach to emails
- We don't have to increase the cost of recertification because of rising international postage courier costs.
- You can display a copy via your tablet or mobile device should clients or employers require to see it
- Its safe and secure

Can you give me a paper copy of my certificate?

As you can simply print off copies from your [MyLIBF](#) account there's no requirement for us to provide you with a printed version of your online certificate. Printed versions of your certificate are identical to the one showing in your myLIBF account.

However, if you wish us to supply you with a copy you can apply to us at customerservices@libf.ac.uk for a paper copy. There is a fee of around **£50 GBP** for a paper copy to be posted out to you. This is payable prior to issue of the certificate.

Will my ‘Distinction’ award show on my Recertification Certificate?

The distinction award will show on your original exam certificate only. It will not show on a recertification certificate as it is not possible to achieve more than an assessment “pass” when carrying out CPD to achieve recertification.

Who should I contact if I need help with my submission?

Initially you should check this Guide for help.

Alternatively information is available on our website:

CDCS® Recertification webpages can be found at <http://CDCSlibf.ac.uk/recertification>

CSDG® Recertification webpages can be found at [http://www.libf.ac.uk/specialist-qualifications/trade-finance/us-level-4-certificate-for-specialists-in-demand-guarantees-\(CSDG®®\)](http://www.libf.ac.uk/specialist-qualifications/trade-finance/us-level-4-certificate-for-specialists-in-demand-guarantees-(CSDG®®))

CTFC webpages can be found at: [https://www.libf.ac.uk/study/professional-qualifications/trade-finance/certificate-in-trade-finance-compliance-\(ctfc-\)](https://www.libf.ac.uk/study/professional-qualifications/trade-finance/certificate-in-trade-finance-compliance-(ctfc-))

CSCF Recertification web information can be found at: [https://www.libf.ac.uk/study/professional-qualifications/trade-finance/certificate-in-supply-chain-finance-\(cscf\)](https://www.libf.ac.uk/study/professional-qualifications/trade-finance/certificate-in-supply-chain-finance-(cscf))

On our [Website](#) using the “Chat Leave a message” facility.

If the web information doesn’t answer your question(s) please contact customerservices@libf.ac.uk
We will respond within 5 working days.

Important Information during COVID-19 Outbreak

This special guidance is for those who may want to recertify their trade finance qualification for April 2020 but didn't have the required 36 CPD Learning hours completed by 30 April 2020 or those who are yet to submit their records or payment to us. As there are sufficient online opportunities for CPD we will not be extending the 31 October 2020 or 30 April 2021 recertification periods at this time.

I can't attend any face to face training to complete my CPD – What should I do?

We would encourage you to consider what online options are available to you. It is very likely to be a long period before face to face events or classroom style training is once again available to you.

Some event organisers in our [Course Registry offer](#) online versions of their events and workshops. Their contact details can be found in the Registry document.

Do you have anything I can do online before my recertification expires?

Yes - you can access **free** (no cost) reading resources with us through the **KnowledgeBank** area of your myLIBF account. Just follow the steps through 'Study Guides' and 'International Trade Finance' to find journals, magazines and books you can read to add to existing CPD. You will need to write down a few paragraphs of what you learned in your log or uploaded as a document. You would claim the same amount of time as you took to read. i.e. 1 hour reading = 1 hour CPD learning hours.

Once complete follow the assistance on pages 16 of this Guide.

We also have online opportunities such as webinars and podcasts you can use.

https://www.youtube.com/channel/UCSSPfsa1bFG-964ttOovPA?view_as=subscriber