WEBINAR

Optimising liquidity in uncertain times: Solutions for modern finance leaders

Key takeaways

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Introduction

As economic uncertainty continues to reshape the business landscape, financial leaders face mounting pressure not only to manage day-to-day operations but to build resilient, agile teams capable of navigating whatever comes next. The goal extends beyond survival; finance functions must balance stability with growth in unpredictable conditions.

In the *Optimising liquidity in uncertain times: Solutions for modern finance leaders* webinar, available now on demand, industry experts from Lucanet and leading finance organisations share practical insights on how treasury and finance teams can leverage technology, data and AI to enhance their operations and build true financial agility.

Discussion points

- The most urgent liquidity and cash visibility challenges treasurers are grappling with today.
- The legacy systems creating the biggest obstacles for finance teams.
- How firms can balance maintaining liquidity with pursuing growth opportunities during uncertain times.
- Practical strategies for mid-market businesses with limited resources.
- Where AI is delivering genuine, measurable value in treasury and finance today.
- What financial agility means in practice and the steps teams can take to build this capability.
- How treasury units can balance regulatory compliance and operational efficiency without slowing down innovation.
- The one capability that will differentiate high-performing finance teams over the next 18 months.

Watch the webinar on demand now

The *Optimising liquidity in uncertain times: Solutions for modern finance leaders* webinar is available to watch now on demand. You can watch the full webinar by clicking here.

Who should watch:

- CFOs and finance directors navigating economic uncertainty and seeking strategies to maintain cash flow stability and drive growth.
- Treasury managers tasked with managing liquidity, enhancing cash visibility, and streamlining financial operations.
- Professionals overseeing investment planning, debt management, and strategic financial planning.
- Financial analysts and planning professionals looking to leverage real-time data and advanced tools for proactive decision-making.

The *Optimising liquidity in uncertain times: Solutions for modern finance leaders* webinar is brought to you by Lucanet.

Webinar speakers

Alistair Gurney, chief financial officer, Lucanet

Alistair Gurney joined Lucanet's board as CFO in May 2025, where he is responsible for leading the company's finance function, driving sustainable growth and enhancing the product vision. Prior to that, he held several senior roles as CFO and finance director at various large organisations, where he led the finance and legal teams, leveraging his expertise in maximising productivity and growth acceleration while managing M&A programmes.

Alistair trained as an accountant at Deloitte, working in the transaction and restructuring services team, and holds a Philosophy degree from the University of Bristol.

Grant Deadman, CertICM, payments, liquidity & cash management specialist

With more than 20 years working across global transaction banking, Grant has had the opportunity to work with treasury teams, CFOs and finance leaders from all over the world, helping them solve challenges around cash flow, liquidity, payments and working capital. Over the course of his career, he has held roles at RBS, Bank of America, SMBC, QNB and most recently led the Payments & Cash Management business across UK & Europe for Bank ABC.

Having worked across product, implementation and client facing sales roles, Grant brings a broad perspective on the challenges organisations face and how banking, technology and innovation can help address them. He has a particular interest in treasury transformation, risk management, embedded finance, real-time payments and the future of transaction banking.

Duncan Cooper, founder, Duruedma Limited

Creator of the TOM, TIM and TAM Framework, Duncan has spent 30 years in financial services, specialising in data strategy, governance and technology transformation. He has held senior leadership roles at Northern Trust (chief data officer, asset servicing), BNY Mellon, HSBC, Bloomberg and SimCorp, and worked at the Bank of England during the financial crisis.

The TOM, TIM and TAM framework distils that experience into a practical, sequenced model for organisations navigating change. Duncan now leads Duruedma Limited, advising organisations on how to define, build and govern their target states.

Cameron Emanuel-Burns, reporter, *FinTech Futures*

Cameron Emanuel-Burns, a reporter at *FinTech Futures*, is dedicated to enhancing the accessibility of fintech for a broader audience. He has contributed articles to various media platforms and possesses a strong interest in all aspects of fintech. Prior to his involvement in the financial industry, Cameron worked in the podcasting field, where he held editorial, hosting and production positions for renowned production companies, covering diverse topics. With a research master's degree in conflict analysis, he conducted a study on the influence of anti-refugee policies on extremism.

Key takeaways from the webinar

In this webinar presented by *FinTech Futures* and Lucanet, industry experts Alistair Gurney, chief financial officer at Lucanet, Grant Deadman, CertICM, payments, liquidity and cash management specialist, and Duncan Cooper, founder of Duruedma Limited, explored how firms of all sizes can take advantage of new technologies and grow during uncertain economic climates.

Here we highlight the key insights from the discussion, focusing on the current challenges facing finance teams in 2026 and exploring how firms can balance maintaining liquidity while pursuing growth opportunities.

The session inevitably touched on how AI is transforming processes for finance teams, with the panellists discussing how institutions should prioritise adopting machine learning to maximise productivity and navigate uncertainty.

Challenges facing finance teams in 2026

To begin the webinar, the panel set the scene, discussing the various challenges financial teams are currently facing. Deadman took the first stab, providing a comprehensive overview, noting that with technology improving significantly, bringing all information into a "single reliable view of cash, or view of cash, is still one of the biggest challenges facing treasury teams today".

Moreover, payments being real-time has impacted expectations for finance teams to provide insights and reports immediately, Deadman stated.

He added that another major challenge is cash forecasting: "If you think about everything that has happened over the last few years with the economic uncertainty, we've also had some disruption to supply chain, we've had inflation, fluctuating interest rates. All of these combined makes it very challenging in predicting future cash flows."

The speakers were in agreement that data complexities are a great difficulty to finance teams, with Gurney stating that "we see with our customers, they have huge pressure on getting clean, accurate data as close to real time as possible to make decisions".

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>
> *Alistair Gurney, Lucanet*

Meanwhile, Cooper identified that teams are receiving a lot more data and having a shorter time to process it, echoing previous points on the importance of "ethnicity of the data and the speed of the data that you're getting".

> *It's all about reducing funding costs and allowing more to be invested back in the business.*
>
> *Grant Deadman*

Balancing liquidity and growth

Looking at this question through the perspective of mid-market businesses, Gurney stated that forecasting is key. He noted that smaller firms need to strive to gain "almost real-time access to the financial data, because without that the data underpinning the forecast isn't really viable".

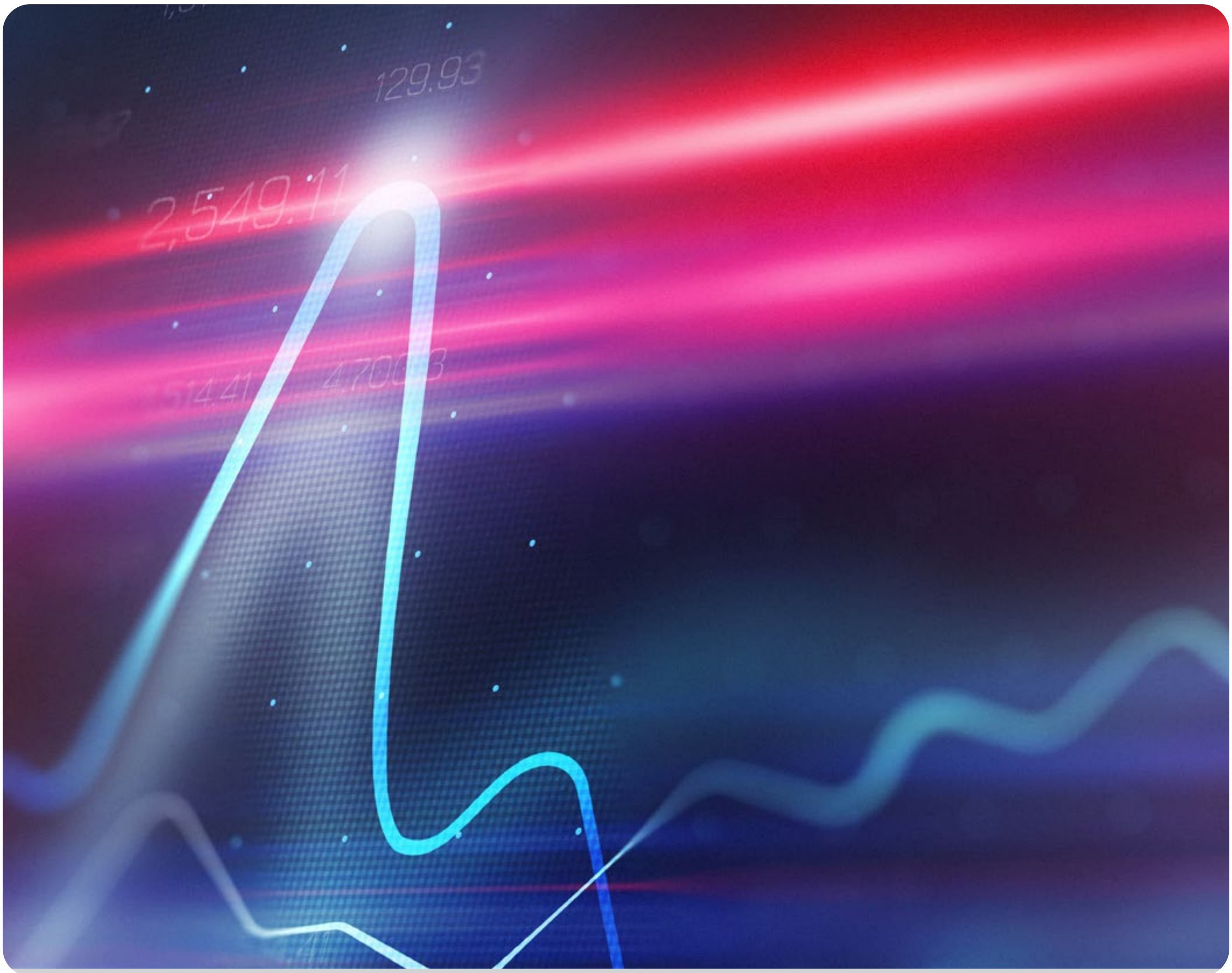
"If you can be under three days, that's great," he said. "You then – with a really short timeline coming into the month – know where you stand, and you can reset the forecast. You can do it with the confidence then to have a set of scenarios that mean we can see what the level of risk forecast as well, not just a single line of what we expect them to be."

Deadman brought up how "more interesting organisations now make better use of internal liquidity through cash pooling, whether it's notional pooling, whether it's cash concentration, interest optimisation for where companies operate, where cash is trapped and benefiting from that".

"It's all about reducing funding costs and allowing more to be invested back in the business", said Deadman.

Cooper added that institutions must use all the extra information they now have access to, to help drive the finance team to work smarter and make better decisions, such as "Can we move cash to a different location? Can we switch currencies quicker?".

"Accessibility is the key next step to really making a transition. Once you get that, being able to add new services and tools on top of it will make a difference," asserted Cooper.



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Duncan Cooper, Duruedma Limited

AI value in treasury and finance

When looking to start their AI journey, Deadman stressed that businesses should not begin with the technology, but to "start with a business problem". "Where are you spending the most time, and where can technology deliver the greatest value?" he said.

He noted that machine learning benefits treasury teams in building forecasts – for example, helping retailers recognise patterns and automatically improve forecasts year-on-year – as well as in bank reconciliations.

"Treasury finance teams are spending hours every day matching bank statements against every RP. That's not really, I would say, an AI problem. It's an automation problem and this is where RPA (robotic process automation) comes in. It can perform the thousands of weak instigations automatically, helping those finance teams investigate only genuine exceptions," he said.

Adding to this, Cooper noted: "Everything in finance for me tends to sit within the 'reduce operational costs and reduce risk' area, so that space is the sweet spot where AI gets to be applied."

He emphasised that AI is valuable at automation checks, or what he describes as a "second pair of eyes, where someone needs to go and look at something after someone else has done it". This is "a great place to automate, because it typically involves pulling together information from different sources and presenting it", explained Cooper.

Regarding whether AI is attainable for smaller enterprises, Gurney asserts that "it's not just affordable, it's almost essential".

"If you're not taking advantage of it, you're spending money on things you don't need to spend money on," he said.

Listing areas like reconciliations, Gurney noted that especially for firms with limited resources, AI can produce "really valuable huge impacts". He recognises that for smaller companies, the biggest hurdle may be having the right skills within the team to maximise the technology's potential. He stressed making AI literacy a hiring requirement, seeking candidates willing to learn and develop alongside the technology.

In summary

The most pressing challenges facing treasury and finance teams today is achieving real-time cash visibility across fragmented systems. Compounding this issue, the exponential growth in available data has made it increasingly difficult for teams to efficiently sort through information and glean meaningful insights from vast datasets.

Mid-market teams with limited resources should prioritise two key initiatives: implementing AI into their workflows and hiring staff who demonstrate adaptability and willingness to evolve alongside emerging technologies. For smaller businesses, AI delivers high value in specific applications such as reconciliations and other time-consuming, low-value tasks that offer the highest return on investment when automated.

Maintaining legacy systems consumes a disproportionate amount of organisational resources – both financial and temporal. Despite this burden, fear of disrupting current technology budgets often prevents firms from making necessary changes. However, a shift is inevitable. Businesses are turning to modern systems due to the prohibitive costs of mainframe maintenance, expensive support requirements and the inability to access and leverage new tools and capabilities.

The key to delivering growth in uncertain times lies in the ability to forecast accurately. Regardless of institutional size, organisations must effectively leverage data and analytics to adopt a more proactive approach to liquidity management. AI-driven forecasting represents a transformative capability in this area, enabling companies to identify potential liquidity shortfalls weeks in advance.

The capability that will differentiate high-performing finance teams over the next 18 months is not technology alone, but rather the strategic combination of quality data, advanced tools and human judgment. The organisations that will thrive are those that are inquisitive, innovative and open to experimentation – particularly those that embrace and develop available technology.

About Lucanet

Lucanet is an AI-powered CFO Solution Platform built for modern finance and tax leaders to automate and integrate core finance processes. Its platform covers consolidation and financial planning, extended planning and analysis (xP&A), disclosure management, ESG reporting, lease accounting, tax compliance and reporting, as well as banking and cash management.

More than 6,000 companies worldwide rely on Lucanet's easy-to-use, out-of-the-box cloud platform to manage their strategic and reporting needs with speed, accuracy and confidence.

Headquartered in Berlin, Lucanet operates globally with offices across Europe, the US and Asia. Supported by an international partner network, its 900+ employees and professional services teams are dedicated to driving performance and long-term success for the CFO office.

To learn more, visit lucanet.com

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