<table>
<thead>
<tr>
<th>TSC Category</th>
<th>Finance</th>
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<tbody>
<tr>
<td>TSC</td>
<td>Financial Analysis</td>
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<tr>
<td>TSC Description</td>
<td>Determine financial implications, conduct and review financial analyses for business units</td>
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<thead>
<tr>
<th>TSC Proficiency Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
<th>Level 6</th>
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<tr>
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<td>RET-FIN-3001-1.1</td>
<td>RET-FIN-4001-1.1</td>
<td>RET-FIN-5001-1.1</td>
<td>RET-FIN-6001-1.1</td>
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<td></td>
<td>Perform financial analysis calculations, conduct cost-benefit analysis and present findings for further evaluation</td>
<td>Assess financial ratios, cost-benefits analysis and derive implication for business units. Analyse financial implications and report findings</td>
<td>Review financial statements and ratios determine financial implications and review cost-benefit analysis</td>
<td>Endorse financial statements and lead execution of financial analysis</td>
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### Knowledge
- Processes within financial analysis frameworks
- Methods to calculate and interpret financial ratios
- Components of each financial ratio
- Scope of financial analysis
- Scope of financial analysis
- Methods to evaluate performance using financial ratio analysis
- Ways to review financial analysis results and their potential impact on business strategies
- Methods to review short and long-term financial performance to recommend continuous improvements
- Objectives of relevant finance and accounting principles relating to analysis and interpretation of financial statements
- Finance, accounting and economic definitions
- Types of financial analysis methodologies
- Methods of calculating financial ratios
- Evaluation criteria and implication of financial analysis results impacting organisational strategies and budgeting processes
- Finance, accounting and economic terminologies
- Practices for endorsing financial analysis policies and procedures in accordance with relevant reporting requirements
- Methods and techniques of analysing financial data and its impact on organisational strategies
- Practices for endorsing financial analysis policies and procedures in accordance with relevant reporting requirements
- Methods and techniques of analysing financial data and its impact on organisational strategies

### Abilities
- Perform financial calculations
- Perform cost-benefit analysis to evaluate the financial impact of business decisions
- Check financial analysis information for accuracy and completeness
- Analyse short and long-term financial implications for the business units to facilitate management decision-making
- Assess financial analysis to evaluate the financial impact of business decisions
- Present financial analysis to management
- Evaluate financial statements to maximise returns on financial resources
- Oversee execution of financial analysis activities
- Review financial analysis ratios to measure profitability, viability and resource utilisation
- Evaluate financial and economic information to achieve organisational objectives and maximise returns on financial resources
- Interpret results based on reported financial statements including balance sheets, income statements and cash flow statement ratios
- Draw inferences from financial results and their impact on business strategies