



**CA PATHWAY TO  
RELEVANCE  
POST QUALIFICATION  
COMPETENCY  
FRAMEWORK  
2023**

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## 2. PURPOSE OF THIS DOCUMENT



The purpose of this document is to set out a comprehensive framework for the competencies that are essential to the successful career of a Chartered Accountant (CA[SA]) today as well as in the future.

For the purposes of this framework, the career paths of Chartered Accountants (CAs[SA]) have been set out in nine generic careers and two industry-specific focus areas, namely; banking and the public sector.

These two industries were specifically highlighted due to the number of CAs that pursue a career in banking and the unique nature of the public sector.

The nine career paths set out additional careers that CAs pursue such as financial management, auditing, insurance and taxation, as well as careers that have become attractive to CAs over the last couple of decades. These include careers in consulting and entrepreneurship.

The Competency Framework provides for a differentiated set of competencies for each career path and industry focus, and caters for three levels of seniority. Where competencies overlap, the proficiency levels are also differentiated. The rest of this document sets out the detailed Competency Frameworks, as well as the accompanying definitions and proficiency levels.

## 3. THE CA OF THE FUTURE

As with all other professions, CAs(SA) are expected to adapt to the change in role requirements brought about by changes in the technology, economic and environmental landscape. There has been a significant change in the tasks that CAs perform in all career paths in the last decade. This trend has further been expedited in the last two years by pandemic conditions, that increased the reliance on virtual work and collaboration.

CAs(SA) today require significantly different skill sets than they did before. Research indicates that it will not only be simple tasks that are automated through artificial intelligence and/or robotics, but also structured, complex tasks. This means that we will see a significant increase in automation of traditional tasks that CAs used to perform, such as preparing financial statements, submitting tax returns, and performing audits.

In contrast, an increase in tasks that require cognitive competencies such as, judgement, conceptualisation and integration as well as complex emotional intelligence and interpersonal competencies are expected. This will include functions typically performed by advisory services. This context has formed the basis for our review of the CA 2025 Competency Framework and has been reviewed in this context, and the framework is future-proofed by the introduction of these advanced cognitive, emotional intelligence and interpersonal competencies, together with prevalent digital competencies. The digital competency sets not only relate to the understanding of and ability to use technology, but also relate to understanding the implications for productivity, risk and other metrics that technology and automation can bring to the fore.

## 4. RESEARCH FOR FUTURE WORLD OF WORK

The research conducted to validate the CA2025 Pathway to Relevance Post Qualification Competency Framework consisted of two main streams:

1. Primary research was conducted by leveraging indirect and direct data.



2. Future of Work trends were identified by leveraging 6.4 million data points gathered over the last decade. These data points consist of both proficiency scores on a wide range of competencies and performance evaluation data across a wide range of roles. Further analyses were also conducted on assessment results of more than 6 000 SAICA members. The sample included members in the pre-qualification and post-qualification phase. This analysis highlighted the importance of competencies such as problem solving, critical thinking, integrated thinking, planning and organising, inquisitiveness and emotional resilience. The resultant analysis of these data sets indicated an increase in the importance of the following Future Competencies.

### PROFESSIONAL VALUES AND ATTITUDES



Adaptive mindset  
Agility  
Inquisitiveness  
Self-development

### TECHNICAL COMPETENCIES IN THE VALUE CREATION PROCESS



Automation management  
New developments and protocols  
knowledge

### ENABLING COMPETENCIES



Communication skills	Integrated thinking
Computational thinking	Interdigital relationships
Critical thinking	Judgement
Database management	Leadership skills
Decision-making	Planning and organising
Digital affinity	Problem solving
Digital familiarity	Relationship-building skills
Digital impact	Self-management
Digital user skills	Strategic thinking
Emotional resilience	Sustainable mind-set
Entrepreneurial thinking	Teamwork / people skills
Innovative thinking	Value creation mind-set

The Future Competencies above were validated through a secondary literature review to ensure these generic sources validate the above observations.

The World Economic Forum published generic competencies for 2025, which aligns to the above Future Competencies identified.

# Top 10 skills of 2025



Analytical thinking and innovation



Active learning and learning strategies



Complex problem-solving



Critical thinking and analysis



Creativity, originality and initiative



Leadership and social influence



Technology use, monitoring and control



Technology design and programming







Resilience, stress tolerance and flexibility



Reasoning, problem-solving and ideation

## Type of skill

-  Problem-solving
-  Self-management
-  Working with people
-  Technology use and development

Source: Future of Jobs Report 2020, World Economic Forum.

Source: <https://www.weforum.org/agenda/2020/10/top-10-work-skills-of-tomorrow-how-long-it-takes-to-learn-them/>

The Future Competencies identified were further validated in reference to another study published by McKinsey, identifying generic foundational competencies for the future.



## Cognitive

### Critical thinking

- Structured problem solving
- Logical reasoning
- Understanding biases
- Seeking relevant information

### Planning and ways of working

- Work-plan development
- Time management and prioritization
- Agile thinking

### Communication

- Storytelling and public speaking
- Asking the right questions
- Synthesizing messages
- Active listening

### Mental flexibility

- Creativity and imagination
- Translating knowledge to different contexts
- Adopting a different perspective
- Adaptability
- Ability to learn

## Interpersonal

### Mobilizing systems

- Role modeling
- Win-win negotiations
- Crafting an inspiring vision
- Organizational awareness

### Developing relationships

- Empathy
- Inspiring trust
- Humility
- Sociability

### Teamwork effectiveness

- Fostering inclusiveness
- Motivating different personalities
- Resolving conflicts
- Collaboration
- Coaching
- Empowering

## Self-leadership

### Self-awareness and self-management

- Understanding own emotions and triggers
- Self-control and regulation
- Understanding own strengths
- Integrity
- Self-motivation and wellness
- Self-confidence

### Entrepreneurship

- Courage and risk-taking
- Driving change and innovation
- Energy, passion, and optimism
- Breaking orthodoxies

### Goals achievement

- Ownership and decisiveness
- Achievement orientation
- Grit and persistence
- Coping with uncertainty
- Self-development

## Digital

### Digital fluency and citizenship

- Digital literacy
- Digital learning
- Digital collaboration
- Digital ethics

### Software use and development

- Programming literacy
- Data analysis and statistics
- Computational and algorithmic thinking

### Understanding digital systems

- Data literacy
- Smart systems
- Cybersecurity literacy
- Tech translation and enablement

Source: <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/defining-the-skills-citizens-will-need-in-the-future-world-of-work>

Other accounting professions around the world also identified similar competencies for the future. CAANZ identified, amongst others, the following competencies:

Ethics and integrity, critical thinking and judgement, adaptive mind-set, self-management and learning, regard for others, communication, collaboration and relationships, problem solving and decision making, customer focus, digital acumen, data analysis, agility and change, leading others, driving results, future focus, innovation, governance and risk.

Source: <file:///C:/Users/juans/Downloads/CAANZ%20Capability%20Model%202020.pdf>

## 5. INTRODUCTION TO THE POST QUALIFICATION COMPETENCY FRAMEWORK

Chartered Accountants (CAs) are professionals who, having completed a rigorous qualification process (i.e., having completed the required education, training, professional and assessment programmes and being eligible to register as a member of the South African Institute of Chartered Accountants (SAICA) in order to use the CA(SA) designation), fill a range of roles in the economy.

The underpinning principle from the SAICA Code of Professional Conduct is that a member is able to demonstrate their professional competence relative to their specific role. These roles are changing as we encounter the digitisation, exponential changes in technology and the advent of the Fourth Industrial Revolution.

CAs can be described as responsible leaders who behave ethically and who create sustainable value for a wide range of stakeholders by actively participating in an organisation's value creation process.



Responsible leaders



Behave ethically



Create sustainable value



These leaders need to display respect, courage and consideration for the future (creation of sustainable value for the individual, the organisation and for humanity on a global basis) by developing key relationships, and by demonstrating a clear regard for justice (recognise difference between what is right and wrong). A CA is a responsible leader with a specific background in professional accountancy. This implies that a CA should always display professional values and attitudes, have the full range of technical competencies of a professional accountant and also those enabling competencies to demonstrate responsible leadership qualities in a specific domain.



The CA profession is committed to maintaining public confidence through an overriding commitment to behave ethically in all professional tasks and interactions with others. All CAs are always required to uphold ethical principles and to conduct themselves professionally, in a manner that exemplifies and enhances the reputation of the CA profession.

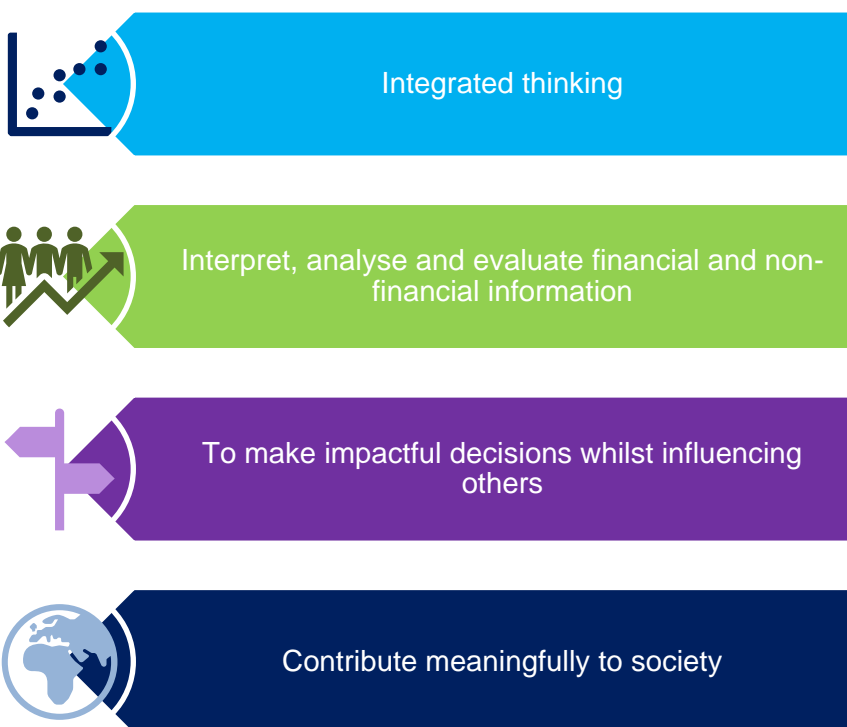


CAs create value when they provide quality deliverables (contributions, services, products and experiences) on a wide range of inputs, activities and outputs that lead to outcomes in an organisation's value creation process. This value creation needs to be sustainable, thus sustaining the organisation and the context in which it exists. By enhancing its positive



impact on the economy, society and the environment and by eradicating or ameliorating its negative impact on them, the organisation creates value for society and CAs have a marked effect on or ability to influence the organisation's value creation process.

As responsible leaders who behave ethically and create sustainable value for a wide range of stakeholders within an organisation, CAs use integrated thinking to interpret, analyse and evaluate financial and non-financial information. This enables them to influence others, and together, make impactful decisions thereby contributing meaningfully to society.




The core of creating sustainable value is integrated thinking. It requires synthesis and sense-making of ideas and information to develop a more complete understanding of issues and/ or the implications of alternatives. CAs as professional accountants use integrated thinking for the interpretation, analysis and evaluation of financial and non-financial information to achieve viable solutions whilst considering all alternatives, obtaining a broader understanding of an issue, creating a design or formulating a plan etc. Such integrated thinking is done during active consideration of relationships between various operating and functional units of an organisation and the capitals that are affected or used. Integrated thinking requires CAs to always display professional values and attitudes whilst thinking about value creation in an integrated manner. This entails integrating enabling competencies with technical competencies.



**Interpret, analyse and evaluate financial and non-financial information:** CAs need to have the full range of professional competencies for the interpretation, analysis and evaluation of financial and non-financial information. In addition to preparing historical financials, budgets and business documents based on past transactions in accordance with rules and standards, CAs need to interpret, analyse and evaluate information on where value (tangible and intangible) is created and destroyed based on real time information and forward-looking predictions, to gain insights that could affect business models. This process includes understanding and modelling of non-financial drivers of business performance.





CAs need to have a marked effect or influence on an organisation's value creation process. This requires that they establish, maintain and develop internal and external relationships to participate in and inform an organisation's value creation process. Well-developed enabling competencies, complemented by sound technical competencies, enable CAs, whilst displaying professional values and attitudes, to make impactful decisions whilst influencing others.

The CA profession strives to make a meaningful contribution to society by serving and protecting public interest. Behavioural standards set out in the Code of Professional Conduct recognise the CA profession's public interest responsibility. This is supplemented by professional standards and guidance that help to ensure CAs deliver quality work on which relevant stakeholders can rely. A CA discharges his/her public interest responsibility by not only complying with or being seen to be complying with the letter of the Code of Professional Conduct, but by their ability to apply the spirit of professionalism grounded in the fundamental ethical principles of integrity, objectivity, professional competence and due care, and confidentiality, as well as professional behaviour.

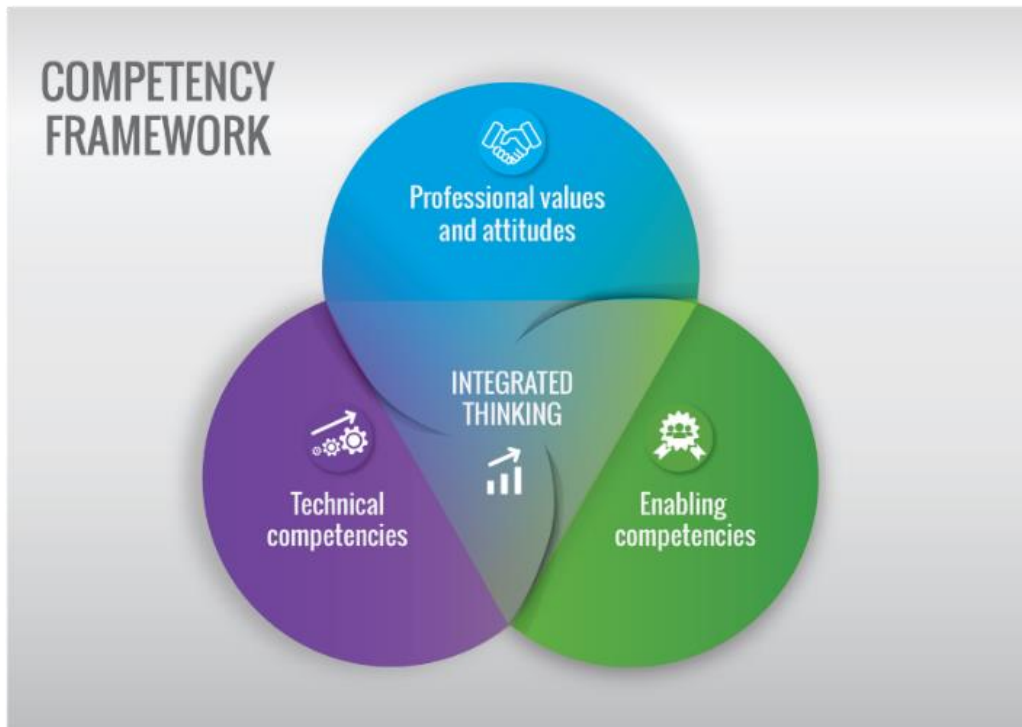
A CA's professional competence therefore extends beyond specific accounting technical expertise and includes the development of competencies that include those attributable to responsible leadership and sustainable value creation. Professional competencies continue to be refined and proficiency levels increased to support the wide variety of roles taken up by the CA, over the span of their career. It will become more common that CAs will change roles five or more times during their working careers.

This framework serves as a starting point for CAs, employers and the public, enabling a clear understanding of the professional competencies the CA has command of within their career path and thus provides a tool to guide continuous professional development. Further this framework introduces a future focused view of the competencies required within a selected number of career paths. This future-focused Competency Framework identifies and describes the professional competencies that a CA should demonstrate for different roles over the life cycle of their career, which are an integration between:

**Professional values and attitudes:** Professional values and attitudes are defined as the professional behaviour and characteristics that identify CAs(SA) as members of the CA profession. CAs(SA) draw on their personal and professional values and their ability to act with honesty, integrity, accountability and trustworthiness to demonstrate moral and ethical behaviour in the business context and to protect the public interest. By doing more than adhering to the rules of professional conduct, CAs(SA) are required at all times to uphold ethical principles and conduct themselves professionally in a manner that exemplifies and enhances the reputation of the CA profession. As life-long learners, CAs(SA) maintain and develop their competence in order to adapt and work in an agile way to deal with complexities.

**Enabling competencies:** Enabling competencies demonstrate the essential skills that influence the ways in which CAs(SA) work, ways that they think and tools that they use in the workplace. These comprise business, decision-making, relational and digital acumens. Acumen is defined as "the ability to judge well; keen discernment, insight" (Collins English Dictionary, 2008). These acumens are the necessary qualities of a CA(SA), enabling the performance of his/her work in the value creation process. Enabling competencies are pervasive to a CAs(SA) work and behaviour and are transversal, to be used effectively across different environments, functions and roles. Enabling competencies allow a CA(SA) to function as a competent professional accountant in business (seen as a digital environment), by displaying decision-making and relational acumens. The basis of enabling competencies is set during the academic programme, while these are further developed with professional growth during the training and professional programme, and which form the foundation for a strong life-long learning ethic.

**Technical competencies in the value creation process:** Technical competence is defined as the ability to apply knowledge to solve problems in the value creation process. Technical knowledge is the content that makes up the subject of accountancy, as well as other business disciplines that together constitute the essential body of knowledge for CAs(SA).



## 6. CONTEXT TO THE POST QUALIFICATION COMPETENCY FRAMEWORK

The ability to adapt to change (which is happening at an unprecedented rate) is arguably one of the most important attributes that CAs will need in our digital age.

In January 2016, the founder and executive of the World Economic Forum, Klaus Schwab, said that we are entering the fourth industrial revolution; characterised by new technologies that will fundamentally alter the way in which we live, work and relate to one another. He added that technological advances such as artificial intelligence, robotics, the Internet of Things, biotechnology, and quantum computing, among others, could transform every industry in every country.

Future CAs will need a better balance between pervasive and technical skills to continue to demonstrate their professional competence” to “Future CAs will need a better balance between professional values and attitudes, enabling competencies (acumens) and technical skills to continue to demonstrate their professional competence “Future CAs will need a better balance between professional values and attitudes, enabling competencies (acumens) and technical skills to continue to demonstrate their professional competence.

The CA(SA) 2025 Post Qualifications Competency Framework, now known as the Pathways to Relevance, is SAICA’s response to these changes. It uses business and its value creation process to address professional competence needs of SAICA’s widespread membership. CAs work in public practice, industry, the public sector, academia and more. Business (including all types of organisations in the private sector and the public sector) is the common theme in the roles and responsibilities of all

CAs:

- a) Working as auditors, having to understand their clients' businesses;
- b) Working as accountants or related roles in industry are directly involved in business;
- c) In the public sector work in organisations that operate as businesses with service delivery as their core activity;
- d) Working as academics that need to deliver graduates who meet employers' expectations, and these include the ability to demonstrate knowledge and understanding of business; and
- e) That are self-employed and active participants in their own businesses.

This Competency Framework was also developed to better align competence of CAs with the escalating complexity in the business environment, globalisation, digital disruption, and increased stakeholder demands, and to restore the public's trust in the CA profession. Thus, providing a future focused view into the Career paths and associated competencies required to remain relevant beyond 2025. As such, this framework defines the knowledge, skills, and attributes needed for CAs within their specialist career paths, of which 10 have been identified. Each career path will have its own set of competencies and denote the required level of proficiency needed to perform the role at level effectively.

## 7. PROFICIENCY LEVELS

CAs are expected to demonstrate competence at defined levels of proficiency. Four levels of proficiency (ranging from 1 (the lowest) to 4 (the highest)) are explained in this section and cover competency development from foundational to expert levels.

A proficiency level is specified for each of the professional values and attitudes, enabling competencies and technical competencies, as well as a view to progression through these levels.

Levels	Dimensions	1	2	3	4
		Foundational level of competence	Intermediate level of competence	Advanced level of competence	Expert level of competence
Professional values and attitudes	<b>Display professional values and attitudes:</b>				
	<b>Frequency</b>	Occasionally	Always under specific circumstances	Always under all circumstances	Always under all circumstances
	<b>Context</b>	In a simple context with straightforward situations and/or circumstances	In an easily understood context with complexity limited to specific situations and/or circumstances	In a difficult context with complex situations and/or circumstances	In a demanding context with complex and ambiguous situations and/or circumstances



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Levels	Dimensions	1	2	3	4
		Foundational level of competence	Intermediate level of competence	Advanced level of competence	Expert level of competence
Enabling competencies	<b>Use enabling competencies during task performance:</b>				
	<b>Type of task</b>	During task involvement	To initiate tasks and perform tasks on a preliminary /preparatory basis	To complete all steps in tasks	To facilitate high-level strategic impact from task performance:
	<b>Level of task understanding</b>	Displaying a basic level of task understanding (key ideas and principles)	Displaying an intermediate level of task understanding (detailed knowledge including some analysis/evaluation)	Displaying an advanced level of task understanding (clear problem identification, thorough analysis /evaluation and useful recommendations are made)	Displaying an expert level of task understanding (unique insights on the strategic impact)
	<b>Knowledge and skills needed</b>	Using limited knowledge and skills needed to perform the task	Using multiple knowledge sources and skills in certain areas and limited in others to perform the task	Integrating multiple knowledge sources and skills in all areas, to perform a task	Integrating multiple knowledge sources and skills in all areas to perform tasks with strategic impact
	<b>Dependencies</b>	Relying on own actions rather than through others	Relying on own actions complemented by actions of others for which limited or informal responsibility is carried	Relying on own actions complemented by actions of others for which formal responsibility is carried	Relying on own actions complemented by actions of others for which formal responsibility is carried and have strategic impact
	<b>Guidance</b>	Obtaining frequent guidance	Obtaining limited guidance	Obtaining little or no guidance	Providing guidance rather than obtaining any guidance



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Levels	Dimensions	1	2	3	4
		Foundational level of competence	Intermediate level of competence	Advanced level of competence	Expert level of competence
Technical competencies	<b>Display technical competence by:</b>				
	<b>Knowledge of the subject matter</b>	Knowing the core / essence of the subject matter	Having a sound conceptual understanding of the subject matter	Having an in-depth knowledge and rigorous understanding of the subject matter	Having specialist knowledge of the subject matter
	<b>Application</b>	Applying the knowledge in simple to reasonably difficult situations	Applying the knowledge in difficult situations	Applying the knowledge in complex and integrated situations	Applying knowledge critically and creatively in complex, integrated and ambiguous situations that invite multiple interpretations
	<b>Problem solving</b>	Recognising issues when encountered and seeking further depth / guidance	Dealing with issues and solving problems central to the topic	Performing tasks and solving problems with a high degree of rigour, exercising sound judgement	Leading a responsive decision-making process to solve problems and exercise sound judgement



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CAREER PATH  
OR INDUSTRY

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[Banking](#)  
[Public Sector](#)





## 8. CAREER PATHS IDENTIFIED

Eleven paths have been identified, which include nine career paths and two industry focus areas; banking and the public sector. These career paths cater for finance and accounting specialists and other business experts that work within and outside the finance function. Each career path has been defined by a current and future view to the roles and competencies that enable performance. Find below the career paths with examples of current and future roles.

### CAREER PATHS

#### 1. INVESTMENT MANAGER

- Carbon credit trader \*\*
- Digital currency trader\*\*
- Financial advisory, investment analysis
- Financial planning and decision-making
- Merger and acquisitions
- Portfolio / fund management / trading

#### 2. FINANCIAL MANAGER

- Accounting and tax
- Compliance (tax), environmental and social impact accounting \*\*
- Corporate finance
- Financial management
- Management accounting
- Statutory accounting
- Tax consulting

#### 3. AUDITING AND ASSURANCE

- Audit and assurance
- External audit
- Internal audit
- Public sector auditor
- Risk management
- Compliance (legal)
- Artificial intelligence
- Risk manager \*\*, environmental and social impact auditor \*\*
- Artificial intelligence auditor \*\*
- Algorithm bias auditor \*\*

#### 4. CONSULTING SERVICES

- Artificial intelligence and robotics impact analyst \*\*
- Artificial intelligence personality designer \*\*
- Business analyst
- Consulting
- Environmental consultants
- Executive coach
- Management consulting
- Project manager
- Strategic consulting
- Tax practitioner

#### 5. ACADEMIA

- Academic
- Education of artificial intelligence solutions \*\*
- Education
- Professor

#### 6. INNOVATING (ENTREPRENEUR)

- Artificial intelligence and robotics solution designer \*\*
- Entrepreneur
- Founder
- Product innovation
- Research and development
- SME CFO
- Start-up incubator





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## 7. TECHNOLOGY AND DIGITAL ENABLER

- Cyber calamity forecaster \*\*
- Data scientist
- Database management
- Information management
- Machine learning data tagging analyst \*\*

## 8. GENERAL MANAGER

- Agile workforce manager \*\*
- Chief purpose planner \*\*
- Head of business behaviour\*
- Head of diversity and inclusiveness \*\*
- Operational management
- Virtual team manager\*\*

## 9. BOARD COMMITTEE MEMBER / EXTERNAL GOVERNANCE

- Board advisor
- Chairman
- Diversity and inclusivity committee member \*\*
- Environmental and social impact committee member \*\*
- Executive coach
- Governance committee member
- Interim executive \*\*
- Non-executive director

\*\* Denote future roles

The below table sets out the industry focus areas with examples of current and future roles.

## INDUSTRY FOCUS

### 1. BANKING

- Blockchain Developer \*\*
- Carbon Credit Emissions Analyst \*\*
- Credit Validations Officer
- Cryptocurrency Analyst \*\*
- Head of Macro Research
- Head of Structured Trading
- Investment Banker
- Private Banker
- Real Estate Banker
- Transaction Manager
- Wealth Banker

### 2. PUBLIC SECTOR

- Budget Manager
- Customs Officer
- Head of Economic Policy
- Head of Liability Management
- Intergovernmental Relations
- Tax Compliance Officer

\*\* Denote future roles



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## 9. COMPETENCY DEFINITIONS

The table below defines the competencies included in the CA2025 Pathway to Relevance Post Qualification Competency Framework.

Competencies	Definition
<b>PROFESSIONAL VALUES AND ATTITUDES</b>	
<b>Ethics</b>	
<b>Personal ethics</b>	The ethical principles and values applied by an individual to decision-making, conduct and interaction between oneself and others.
<b>Business ethics</b>	The ethical principles and values applied by the organisation to decision-making, conduct and the relationship between the organisation, its stakeholders and society.
<b>Professional ethics</b>	The fundamental ethical principles and values applied by a professional CA to decision-making, conduct and the relationship between the professional, its stakeholders and society.
<b>Lifelong Learning</b>	
<b>Adaptive Mind-set</b>	The approach of rapidly assessing information, making adjustments and thriving in difficult situations.
<b>Agility</b>	The ability to rapidly adapt and find solutions to problems.
<b>Inquisitiveness</b>	The tendency to be curious, ask questions and do research to gain new insights and knowledge.
<b>Self-development</b>	Taking the initiative to develop one's own skills, knowledge, interpersonal relationships and work experience.
<b>Citizenship</b>	
<b>Personal citizenship</b>	The personal approach of valuing, being responsive and tolerant towards cultural diversity and individual differences and seeking opportunities to have a positive impact on one's local community and environment.
<b>Business citizenship</b>	The recognition of an organisation's social, cultural and environmental responsibilities to the community in which it seeks its licence to operate and the economic and financial responsibilities to its shareholders or stakeholders.
<b>Professional citizenship</b>	The ability to demonstrate professional behaviour, have a positive impact on one's profession and a commitment to serve public interest.
<b>Global citizenship</b>	The ability to influence and work effectively with those from different cultures to grow international collaboration and prosperity.



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Competencies	Definition
<b>ENABLING AND FUTURE COMPETENCIES</b>	
<b>Business Acumen</b>	
<b>Business external environment</b>	The ability to evaluate the outside factors that impact the operation of an organisation.
<b>Business internal environment</b>	The ability to evaluate the factors within an organisation that influence its decisions.
<b>Planning and organising</b>	The ability to organise, apply time management, file and plan work effectively according to strict deadlines.
<b>Digital Acumen</b>	
<b>Computational thinking</b>	Computational thinking is a set of problem-solving methods that involve expressing problems and their solutions in ways that a computer could also execute.
<b>Cyber security</b>	The knowledge and diligence required to protect computer systems and data from theft or damage.
<b>Data analytics</b>	The science of analysing raw data to draw conclusions from information upon which decisions can be made.
<b>Database management</b>	The organising, maintenance and storage of data using database management systems software.
<b>Digital affinity</b>	The orientation to use technology and digital media to optimise the performance of tasks and communication.
<b>Digital familiarity</b>	The knowledge and ability to use existing cognitive and non-cognitive computing systems.
<b>Digital impact</b>	The knowledge and ability to adapt to new technological developments.
<b>Digital user skills</b>	Use technology ethically as an enabler to optimise decision making and to promote business efficiencies and controls.
<b>Interdigital relationships</b>	The orientation to use social media for improve communication and social interactions.
<b>Decision-Making Acumen</b>	
<b>Analytical thinking</b>	The ability to identify patterns in information and to break complex problems into manageable parts that can be solved individually.
<b>Critical thinking</b>	The ability to critically assess information by making inferences, recognising assumptions, doing deduction, making interpretations, evaluating arguments and drawing conclusions.
<b>Effective decision-making</b>	The ability to logically weigh positives and negatives of options, consider alternatives, envisage outcomes and to determine which option is the best.
<b>Entrepreneurial thinking</b>	The ability to recognise opportunities in the marketplace and understand how and when to capitalise on them.
<b>Innovative thinking</b>	The curiosity, creativity and ingenuity to develop new ideas, strategies and plans to improve services, products or processes.
<b>Integrated thinking</b>	The ability to define all aspects of a problem, analyse relationships between the different aspects, balance tensions between opposing variables and outlining how decisions are reached.
<b>Judgement</b>	The ability to critically evaluate information to make logical conclusions and fair decisions.
<b>Numerical reasoning</b>	The ability to apply mathematical concepts and principles to solve theoretical or practical problems.
<b>Problem solving</b>	The process assessing details of a problem, analysing options and



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Competencies	Definition
<b>ENABLING AND FUTURE COMPETENCIES</b>	
	designing the best solution.
<b>Professional scepticism</b>	An approach of questioning information, being alert to potential errors or fraud and critical evaluation of evidence.
<b>Strategic thinking</b>	The ability to envisage a desired future state and redirect plans to reach desired goals.
<b>Sustainable mind-set</b>	The actions and decisions to achieve goals, as well as the formulation of strategies and implementation of initiatives that ensures sustainability for the organisation, considering its people, its clients, its stakeholders and the broader environment.
<b>Value creation mind-set</b>	The actions and decisions to achieve goals, as well as the formulation of strategies and implementation of initiatives that creates value for the organisation, its people, its clients and its stakeholders.
<b>Relational Acumen</b>	
<b>Communication skills</b>	The ability to effectively exchange information in conversations or by using written or audio communication channels, driven by good linguistic skills.
<b>Emotional display</b>	The ability to maintain emotions and act appropriately at work.
<b>Emotional regulation</b>	The ability to manage stress in front of clients and co-workers.
<b>Emotional resilience</b>	The ability to remain focused on using rational thinking despite emotional stress over long periods of time.
<b>Leadership skills</b>	The ability to establish and share a clear vision, providing directions and motivation to help others follow plans, balancing conflicts of interests, being an example and remaining creative and decisive under pressure.
<b>Managing others</b>	The organisation and coordination of colleagues and their activities to achieve the goals of an organisation.
<b>Relationship-building skills</b>	The ability to establish and maintain positive interpersonal relationships characterised by sensitivity, support, respect and constructive resolution of differences or conflict.
<b>Self-management</b>	Managing and taking responsibility for one's own actions and emotions.
<b>Teamwork / people skills</b>	Ability to value the contributions of other team members, achieve shared goals and to capitalise on ways to optimise team strengths.

Competencies	Definition
<b>TECHNICAL COMPETENCIES</b>	
<b>Assurance engagements</b>	The expression of a conclusion designed to enhance the degree of confidence of the intended users other than the responsible party about the outcome of the evaluation or measurement of a subject matter against criteria.
<b>Audits of historical financial statements</b>	The process of enhancing the degree of confidence in financial statements by the expression of an opinion by the auditor on whether the financial statements are prepared, in all material aspects, in accordance with an applicable financial reporting framework.
<b>Automation management</b>	The oversight of the implementation and maintenance of automation technology and practices. Automation is the technology by which a process or procedure is performed with minimal human assistance.
<b>Business processes</b>	The execution of a series of logically related tasks to produce a



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Competencies	Definition
<b>TECHNICAL COMPETENCIES</b>	
<b>implementation</b>	desired set of results.
<b>Business strategy</b>	The planning, methods and coordination of effort involved in achieving a desired business objective.
<b>Business system applications</b>	The methodical procedures or processes built into applications that is used to deliver goods or services to clients.
<b>Change management</b>	Managing the ability to cope with, manage and flourish in a changing environment.
<b>Design and innovate</b>	The description of a concept followed by a process of translating the concept into goods or services that will add value to an organisation or clients.
<b>External financial decision-making</b>	The performance measures, descriptors and declarations that are in place for investors, creditors and other external users of financial information.
<b>Financial management</b>	The organising, monitoring, controlling and directing of how monetary resources of an organisation should be used and reported on.
<b>Governance model</b>	The framework of rules, procedures and contracts by which an organisation maintains transparency, accountability and fairness in its relationships with employees and stakeholders.
<b>Internal financial decision-making</b>	The performance measures, descriptors and declarations that are in place to guide decision-making by management and other internal users of financial information.
<b>Investment decisions</b>	The decisions related to how, when, where and how much capital will be invested in opportunities, based on the potential risk and reward.
<b>Laws and regulations</b>	Ability to apply knowledge about an industry to identify an organisation's compliance with legal and regulatory obligations.
<b>Managing uncertainty</b>	The coordination of decisions that have to be made despite incomplete information, unknown factors or unpredicted events.
<b>New developments and protocols knowledge</b>	The understanding of what new digital developments and protocols entail, and the ability to investigate the use and impact of these new developments and protocols.
<b>Operational decision-making</b>	The ability to make effective short term decisions in the absence of prescriptive long term strategies.
<b>Project implementation</b>	The execution of plans, control mechanisms, monitoring and review of activities to successfully complete a project.
<b>Providing advice</b>	The ability to provide support, feedback and guidance to help individuals complete their tasks successfully.
<b>Quality assurance</b>	The ability to attend to detail and produce work that is accurate and of a high standard.
<b>Reporting fundamentals</b>	A framework according to which critical financial and audit information will be reported.
<b>Resource mobilisation</b>	The activation of the economic or productive activities required to achieve desired outcome.
<b>Review, analyse and monitor</b>	The re-examination of past information, systematic evaluation of data to establish cause and effect relationships, and the repeated measurement and control of parameters to assess whether a critical point is under control.
<b>Risk and asset management</b>	The process of identifying, analysing and assessing risk and deciding how to control, avoid, minimise or eliminate unacceptable



Competencies	Definition
<b>TECHNICAL COMPETENCIES</b>	
	risks and the administration of investable assets, aimed at achieving an optimum risk to reward ratio.
<b>Stakeholder management</b>	The process of maintaining constructive relationships with individuals, groups or organisations that has an interest or concern in your organisation.
<b>Tax governance</b>	The framework of rules and procedures by which an organisation maintains its tax compliance.
<b>Tax planning</b>	The process of minimising tax liability through the use of legal allowances, deductions and exemptions.

## 10. COMPETENCY FRAMEWORK

Eleven paths have been identified, which includes nine career paths and two industry focus areas, being banking and the public sector. These career paths cater for finance and accounting specialists and other business experts that work within and outside the finance function. Each career path has been defined by a current and future view to the roles and competencies that enable performance. In the tables below the different proficiency levels are indicated per competency for each career path / industry focus, at three levels of maturity.



GO TO YOUR CAREER PATH OR INDUSTRY:

<a href="#" style="color: white; text-decoration: underline;">Investment Manager</a>	<a href="#" style="color: white; text-decoration: underline;">Consulting services</a>	<a href="#" style="color: white; text-decoration: underline;">Technology and Digital Enabler</a>	<a href="#" style="color: white; text-decoration: underline;">General Manager</a>
<a href="#" style="color: white; text-decoration: underline;">Financial Manager</a>	<a href="#" style="color: white; text-decoration: underline;">Academia</a>	<a href="#" style="color: white; text-decoration: underline;">Board Committee Member /</a>	<a href="#" style="color: white; text-decoration: underline;">Banking</a>
<a href="#" style="color: white; text-decoration: underline;">Audit and Assurance</a>	<a href="#" style="color: white; text-decoration: underline;">Innovating (Entrepreneur)</a>	<a href="#" style="color: white; text-decoration: underline;">External Governance</a>	<a href="#" style="color: white; text-decoration: underline;">Public Sector</a>



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SAICA

DIFFERENCE  
MAKERS™

## INVESTMENT MANAGER

### PROFESSIONAL VALUES AND ATTITUDES

	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

## INVESTMENT MANAGER

### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
<b>Business acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital acumen</b>			
Computational thinking **	3	3	3
Cyber security			
Data analytics	2	3	3
Database management			
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **			
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-making acumen</b>			
Analytical thinking	3	3	3
Critical thinking			4
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Problem solving	3	4	4
Professional scepticism	3	4	4





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INVESTMENT MANAGER			
ENABLING AND FUTURE COMPETENCIES			
	Entry level	Mid management	Senior management
Strategic thinking			3
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
Numerical reasoning			
<b>Relational acumen</b>			
Communication skills	3	3	3
Emotional display			
Emotional regulation		2	
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills			
Self-management	3	3	3
Teamwork / people skills	2	2	2

INVESTMENT MANAGER			
TECHNICAL COMPETENCIES			
	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy			3
Financial management	2	3	4
Governance model			4
Tax planning	2		
Tax planning		3	
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **			
Business processes implementation		3	
Business system applications	3	3	
Change management			
New developments and protocols knowledge **		2	2
Reporting fundamentals	3		
Review, analyse and monitor	3	4	4
Risk and asset management	3	4	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions			
Internal financial decision-making	3		
Investment decisions	3	3	4



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## INVESTMENT MANAGER

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Managing uncertainty	2	3	4
Operational decision-making	2	3	
Project implementation			
Resource mobilisation	2	3	4
Stakeholder management	2	3	

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

#### Assurance and related services

Assurance engagements	3		
Audits of historical financial statements			

#### Compliance

External financial decision-making	3		
Laws and regulations	2	2	2
Providing advice		3	4
Quality assurance	3	4	
Tax governance		4	4



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## FINANCIAL MANAGER

### PROFESSIONAL VALUES AND ATTITUDES

	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Business citizenship	3	3	3
Global citizenship	3	3	3
Personal citizenship	3	3	3
Professional citizenship	3	3	3

## FINANCIAL MANAGER

### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
<b>Business acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital acumen</b>			
Computational thinking **	3	3	3
Cyber security		2	2
Data analytics	2	3	3
Database management			
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **			
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-making acumen</b>			
Analytical thinking	3	3	3
Critical thinking	3	4	4
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning			



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## FINANCIAL MANAGER

### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
Problem solving			
Professional scepticism	3	4	4
Strategic thinking		3	
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational acumen</b>			
Communication skills	3	3	3
Emotional display			
Emotional regulation			
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills			
Self-management	3	3	3
Teamwork / people skills	2	2	2

## FINANCIAL MANAGER

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy			
Financial management	2	3	
Governance model		3	
Tax planning	2	3	4
Tax planning	2	3	4
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **		2	2
Business processes implementation		3	
Business system applications	3	3	
Change management			
New developments and protocols knowledge **		2	2
Reporting fundamentals	3	4	
Review, analyse and monitor	4	4	4
Risk and asset management	3	4	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions			
Internal financial decision-making	3		



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## FINANCIAL MANAGER

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Investment decisions	3	3	4
Managing uncertainty		4	
Operational decision-making	2	3	
Project implementation			
Resource mobilisation		4	
Stakeholder management			

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

External financial decision-making	3		
Providing advice		3	4

#### Compliance

Laws and regulations	2	2	2
Tax governance	3	4	4

#### Assurance and related services

Assurance engagements	3		
Audits of historical financial statements	3		
Quality assurance	3	4	



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## AUDITING AND ASSURANCE

### PROFESSIONAL VALUES AND ATTITUDES

	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

## AUDITING AND ASSURANCE

### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security	3	3	3
Data analytics	2	3	3
Database management	2	3	3
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **			
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical thinking	3	3	3
Critical thinking	3	4	4
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning			



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## AUDITING AND ASSURANCE

### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
Problem solving			
Professional scepticism	3	4	4
Strategic thinking			3
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational Acumen</b>			
Communication skills	3	3	3
Emotional display			
Emotional regulation			
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills			
Self-management	3	3	3
Teamwork / people skills	2	2	2

## AUDITING AND ASSURANCE

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy			3
Financial management	2	3	4
Governance model	2	3	4
Tax planning		3	
Tax planning	2		
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **			
Business processes implementation		3	
Business system applications	3	3	
Change management			
New developments and protocols knowledge **	2	2	2
Reporting fundamentals	3	4	
Review, analyse and monitor	3	4	4
Risk and asset management	3	4	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions			
Internal financial decision-making	3		
Investment decisions	3	3	4





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## AUDITING AND ASSURANCE

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Managing uncertainty			4
Operational decision-making	2	3	
Project implementation			
Resource mobilisation			4
Stakeholder management			

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

External financial decision-making	3		
Providing advice		3	4

#### Compliance

Tax governance	3	4	4
Laws and regulations	2	2	2

#### Assurance and related services

Assurance engagements	3		
Audits of historical financial statements	3	4	
Quality assurance	3	4	



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CONSULTING SERVICES			
PROFESSIONAL VALUES AND ATTITUDES			
	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

CONSULTING SERVICES			
ENABLING AND FUTURE COMPETENCIES			
	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security			
Data analytics			
Database management			
Digital affinity **	3	3	3
Digital familiarity **	2	3	3
Digital impact **		2	2
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical Thinking	3	3	3
Integrated thinking **	3	3	3
Value Creation Mind-set **	3	3	3
Sustainable Mind-set **	3	3	3
Judgement **	3	3	3
Decision-making **	3	3	3
Professional scepticism			
Problem Solving	3	4	4



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### CONSULTING SERVICES

#### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
Strategic Thinking		3	3
Critical Thinking			
Innovative Thinking			
Entrepreneurial Thinking			
Numerical Reasoning			
<b>Relational Acumen</b>			
Communication skills	3	3	3
Teamwork / People skills	2	2	2
Emotional Resilience	3	3	3
Leadership skills	3	3	3
Self-management	3	3	3
Emotional Regulation		2	2
Managing others		4	
Relationship-building skills	2	3	4
Emotional Display	2	2	2

### CONSULTING SERVICES

#### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Tax Planning			
Financial Management		3	4
Tax Planning			
Governance Model	2	3	4
Business Strategy	2	3	4
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Reporting Fundamentals			
Risk and Asset Management			
Business System Applications	3	4	
Review, Analyse and Monitor	3	4	4
Business Processes Implementation	3	4	
Change Management	2	3	
New Developments and Protocols Knowledge **	2	3	4
Automation Management **	2	3	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Internal Financial Decision-making			
Investment Decisions			
Stakeholder Management	3	4	4
Resource Mobilisation	2	4	4



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## CONSULTING SERVICES

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Managing uncertainty	3	4	4
Operational Decision-making	3		
Design and Innovate	3	4	
Project Implementation	3	4	
Drawing Conclusions			

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

External Financial Decision-making			
Providing Advice		3	4

#### Compliance

Tax governance			
Laws and regulations	2	2	2

#### Assurance and related services

Assurance Engagements			
Quality Assurance	3	4	
Audits of Historical Financial Statements			



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ACADEMIA			
PROFESSIONAL VALUES AND ATTITUDES			
	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

ACADEMIA			
ENABLING AND FUTURE COMPETENCIES			
	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Planning and Organising	3	3	3
Business internal environment	3	3	3
Business external environment			
<b>Digital Acumen</b>			
Interdigital Relationships **	3	3	3
Digital Affinity **	3	3	3
Computational Thinking **	3	3	3
Digital User Skills **	3	3	3
Data analytics			
Cyber security			
Digital Impact **			
Digital Familiarity **			
Database Management			
<b>Decision-Making Acumen</b>			
Analytical Thinking	3	3	3
Integrated thinking **	3	3	3
Value Creation Mind-set **	3	3	3
Sustainable Mind-set **	3	3	3
Judgement **	3	3	3
Decision-making **	3	3	3
Professional scepticism			
Problem Solving			4



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## ACADEMIA

### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
Strategic Thinking			3
Critical Thinking	3	4	4
Innovative Thinking	2	3	4
Entrepreneurial Thinking			
Numerical Reasoning			
<b>Relational Acumen</b>			
Communication skills	3	3	3
Teamwork / People skills	2	2	2
Emotional Resilience	3	3	3
Leadership skills	3	3	3
Self-management	3	3	3
Emotional Regulation			
Managing others		4	
Relationship-building skills			
Emotional Display	2	2	2

## ACADEMIA

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy	2	3	4
Financial management	2	3	4
Governance model	2	3	4
Tax planning			
Tax planning	2	3	
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **			
Business processes implementation			
Business system applications	3	4	
Change management			
New developments and protocols knowledge **	2	2	2
Reporting fundamentals	3		
Review, analyse and monitor	3	4	4
Risk and asset management	3		
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate	3	4	4
Drawing conclusions			
Internal financial decision-making			
Investment decisions			



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## ACADEMIA

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Managing uncertainty			
Operational decision-making	3	3	
Project implementation	2	3	
Resource mobilisation			4
Stakeholder management			

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

External financial decision-making			
Providing advice	3	3	4

#### Compliance

Laws and regulations	2	2	2
Tax governance			

#### Assurance and related services

Assurance engagements			
Audits of historical financial statements			
Quality assurance	3	4	





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**INNOVATING (ENTREPRENEUR)**

**PROFESSIONAL VALUES AND ATTITUDES**

	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

**INNOVATING (ENTREPRENEUR)**

**ENABLING AND FUTURE COMPETENCIES**

	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security			
Data analytics			
Database management			
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **	2	3	3
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical thinking	3	3	3
Critical thinking			
Decision-making **	3	3	3
Entrepreneurial thinking	3	4	4
Innovative thinking	2	3	4
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning			



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### INNOVATING (ENTREPRENEUR)

#### ENABLING AND FUTURE COMPETENCIES

	Entry level	Mid management	Senior management
Problem solving			
Professional scepticism			
Strategic thinking			3
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational Acumen</b>			
Communication skills	3	3	3
Emotional display	2	2	2
Emotional regulation		2	2
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills	2	3	4
Self-management	3	3	3
Teamwork / people skills	2	2	2

### INNOVATING (ENTREPRENEUR)

#### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy		3	3
Financial management	2	2	4
Governance model			
Tax planning			
Tax planning	2		
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation Management **	2	3	4
Business Processes Implementation	3	3	
Business System Applications	3	3	
Change Management	2	3	3
New Developments and Protocols Knowledge **	2	3	4
Reporting Fundamentals			
Review, Analyse and Monitor	3	4	
Risk and Asset Management	3	4	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate	3	3	4
Drawing conclusions			
Internal financial decision-making	3		
Investment decisions		3	4



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## INNOVATING (ENTREPRENEUR)

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Managing uncertainty	2	3	4
Operational decision-making			
Project implementation	2	3	
Resource mobilisation	2	3	
Stakeholder management	3	3	4

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

External financial decision-making			
Providing advice			

#### Compliance

Laws and regulations	2	2	2
Tax governance			

#### Assurance and related services

Assurance engagements			
Audits of historical financial statements			
Quality assurance	3	4	



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TECHNOLOGY AND DIGITAL ENABLER			
PROFESSIONAL VALUES AND ATTITUDES			
	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

TECHNOLOGY AND DIGITAL ENABLER			
ENABLING AND FUTURE COMPETENCIES			
	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment			
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security	3	3	3
Data analytics	3	4	4
Database management	3	3	4
Digital affinity **	3	3	3
Digital familiarity **	2	3	3
Digital impact **	2	3	3
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical thinking	3	3	3
Critical thinking			
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning	3	4	4



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TECHNOLOGY AND DIGITAL ENABLER			
ENABLING AND FUTURE COMPETENCIES			
	Entry level	Mid management	Senior management
Problem solving		4	4
Professional scepticism			
Strategic thinking			
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational Acumen</b>			
Communication skills	3	3	3
Emotional display			
Emotional regulation			
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills			
Self-management	3	3	3
Teamwork / people skills	2	2	2

TECHNOLOGY AND DIGITAL ENABLER			
TECHNICAL COMPETENCIES			
	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy			
Financial management			
Governance model			4
Tax planning			
Tax planning			
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **	2	3	4
Business processes implementation	3		
Business system applications	3	4	4
Change management			
New developments and protocols knowledge **	2	3	4
Reporting fundamentals			
Review, analyse and monitor	3	4	4
Risk and asset management			
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions		4	
Internal financial decision-making			
Investment decisions			



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**TECHNOLOGY AND DIGITAL ENABLER**

**TECHNICAL COMPETENCIES**

	Entry level	Mid management	Senior management
Managing uncertainty	2	2	2
Operational decision-making	3	3	
Project implementation			
Resource mobilisation			
Stakeholder management			

**OUTPUTS LEADING TO OUTCOMES**

**Reporting on value creation**

External financial decision-making			
Providing advice		3	4

**Compliance**

Laws and regulations	2		2
Tax governance			

**Assurance and related services**

Assurance engagements			
Audits of historical financial statements			
Quality assurance	3	4	



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GENERAL MANAGER			
PROFESSIONAL VALUES AND ATTITUDES			
	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

GENERAL MANAGER			
ENABLING AND FUTURE COMPETENCIES			
	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security			
Data analytics			
Database management			
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **			
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical thinking	3	3	3
Critical thinking		4	
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning			





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**GENERAL MANAGER**

**ENABLING AND FUTURE COMPETENCIES**

	Entry level	Mid management	Senior management
Problem solving		4	4
Professional scepticism			
Strategic thinking			3
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational Acumen</b>			
Communication skills	3	3	3
Emotional display	2	2	2
Emotional regulation	2	2	2
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills	2	3	4
Self-management	3	3	3
Teamwork / people skills	2	2	2

**GENERAL MANAGER**

**TECHNICAL COMPETENCIES**

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy	2	2	3
Financial management	2	2	4
Governance model	2	3	4
Tax planning			
Tax planning			
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **	2	2	2
Business processes implementation	3	4	
Business system applications	3	4	
Change management	2	3	4
New developments and protocols knowledge **		2	2
Reporting fundamentals			
Review, analyse and monitor	3	4	4
Risk and asset management	3	3	
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions			
Internal financial decision-making	3		
Investment decisions			



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## GENERAL MANAGER

### TECHNICAL COMPETENCIES

	Entry level	Mid management	Senior management
Managing uncertainty	2	3	4
Operational decision-making	3	3	
Project implementation	2	3	
Resource mobilisation	2	4	4
Stakeholder management	2	3	4

### OUTPUTS LEADING TO OUTCOMES

#### Reporting on value creation

External financial decision-making			
Providing advice		3	4

#### Compliance

Laws and regulations	2	2	2
Tax governance			

#### Assurance and related services

Assurance engagements			
Audits of historical financial statements			
Quality assurance	3	4	



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**BOARD COMMITTEE MEMBER / EXTERNAL GOVERNANCE**

**PROFESSIONAL VALUES AND ATTITUDES**

**Ethics**

Personal ethics	3
Business ethics	3
Professional ethics	3

**Lifelong Learning**

Adaptive mind-set	3
Agility **	3
Inquisitiveness	3
Self-development	3

**Citizenship**

Personal citizenship	3
Business citizenship	3
Professional citizenship	3
Global citizenship	3

**BOARD COMMITTEE MEMBER / EXTERNAL GOVERNANCE**

**ENABLING AND FUTURE COMPETENCIES**

**Business Acumen**

Business external environment	4
Business internal environment	3
Planning and organising	3

**Digital Acumen**

Computational thinking **	3
Cyber security	
Data analytics	
Database management	
Digital affinity **	3
Digital familiarity **	
Digital impact **	
Digital user skills **	3
Interdigital relationships **	3

**Decision-Making Acumen**

Analytical thinking	3
Critical thinking	4
Decision-making **	3
Entrepreneurial thinking	4
Innovative thinking	4
Integrated thinking **	3
Judgement **	3
Numerical reasoning	
Problem solving	4
Professional scepticism	
Strategic thinking	3



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**BOARD COMMITTEE MEMBER / EXTERNAL GOVERNANCE**

**ENABLING AND FUTURE COMPETENCIES**

Sustainable mind-set **	3
Value creation mind-set **	3
<b>Relational Acumen</b>	
Communication skills	3
Emotional display	
Emotional regulation	2
Emotional resilience	3
Leadership skills	3
Managing others	
Relationship-building skills	4
Self-management	3
Teamwork / people skills	2

**BOARD COMMITTEE MEMBER / EXTERNAL GOVERNANCE**

**TECHNICAL COMPETENCIES**

**INPUTS**

**Strategy and governance to create sustainable value**

Business strategy	4
Financial management	4
Governance model	4
Tax planning	
Tax planning	

**BUSINESS ACTIVITIES**

**Stewardship of capitals: business processes and risk management**

Automation management **	3
Business processes implementation	
Business system applications	
Change management	
New developments and protocols knowledge **	3
Reporting fundamentals	
Review, analyse and monitor	4
Risk and asset management	4

**Decision-making to increase, decrease or transform capitals**

Design and innovate	
Drawing conclusions	
Internal financial decision-making	
Investment decisions	4
Managing uncertainty	4
Operational decision-making	
Project implementation	
Resource mobilisation	
Stakeholder management	4

**OUTPUTS LEADING TO OUTCOMES**



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**BOARD COMMITTEE MEMBER / EXTERNAL GOVERNANCE**

**TECHNICAL COMPETENCIES**

**Reporting on value creation**

External financial decision-making	
Providing advice	4

**Compliance**

Laws and regulations	2
Tax governance	

**Assurance and related services**

Assurance engagements	
Audits of historical financial statements	
Quality assurance	



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**INDUSTRY FOCUS: BANKING**

**PROFESSIONAL VALUES AND ATTITUDES**

	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

**INDUSTRY FOCUS: BANKING**

**ENABLING AND FUTURE COMPETENCIES**

	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment	2	3	4
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security			
Data analytics	2	3	3
Database management			
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **			
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical thinking	3	3	3
Critical thinking			
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning			



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**INDUSTRY FOCUS: BANKING**

**ENABLING AND FUTURE COMPETENCIES**

	Entry level	Mid management	Senior management
Problem solving	3	4	4
Professional scepticism			
Strategic thinking			3
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational Acumen</b>			
Communication skills	3	3	3
Emotional display	2		2
Emotional regulation	2	2	2
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills		3	4
Self-management	3	3	3
Teamwork / people skills	2	2	2

**INDUSTRY FOCUS: BANKING**

**TECHNICAL COMPETENCIES**

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy			4
Financial management	2	3	4
Governance model	2	3	4
Tax planning			
Tax planning			
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **		2	2
Business processes implementation		3	
Business system applications	3	3	
Change management			
New developments and protocols knowledge **		2	2
Reporting fundamentals	3	3	
Review, analyse and monitor	3	4	4
Risk and asset management	3	4	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions			
Internal financial decision-making	3		
Investment decisions	3	3	





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**INDUSTRY FOCUS: BANKING**

**TECHNICAL COMPETENCIES**

	Entry level	Mid management	Senior management
Managing uncertainty	2	4	4
Operational decision-making	3	3	
Project implementation			
Resource mobilisation	2	3	4
Stakeholder management	2	3	3

**OUTPUTS LEADING TO OUTCOMES**

**Reporting on value creation**

External financial decision-making	3		
Providing advice		3	4

**Compliance**

Laws and regulations	2	2	2
Tax governance			

**Assurance and related services**

Assurance engagements			
Audits of historical financial statements			
Quality assurance	3	4	



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**INDUSTRY FOCUS: PUBLIC SECTOR**

**PROFESSIONAL VALUES AND ATTITUDES**

	Entry level	Mid management	Senior management
<b>Ethics</b>			
Personal ethics	3	3	3
Business ethics	3	3	3
Professional ethics	3	3	3
<b>Lifelong Learning</b>			
Adaptive mind-set	3	3	3
Agility **	3	3	3
Inquisitiveness	3	3	3
Self-development	3	3	3
<b>Citizenship</b>			
Personal citizenship	3	3	3
Business citizenship	3	3	3
Professional citizenship	3	3	3
Global citizenship	3	3	3

**INDUSTRY FOCUS: PUBLIC SECTOR**

**ENABLING AND FUTURE COMPETENCIES**

	Entry level	Mid management	Senior management
<b>Business Acumen</b>			
Business external environment			
Business internal environment	3	3	3
Planning and organising	3	3	3
<b>Digital Acumen</b>			
Computational thinking **	3	3	3
Cyber security			
Data analytics			
Database management			
Digital affinity **	3	3	3
Digital familiarity **			
Digital impact **			
Digital user skills **	3	3	3
Interdigital relationships **	3	3	3
<b>Decision-Making Acumen</b>			
Analytical thinking	3	3	3
Critical thinking			
Decision-making **	3	3	3
Entrepreneurial thinking			
Innovative thinking			
Integrated thinking **	3	3	3
Judgement **	3	3	3
Numerical reasoning			



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**INDUSTRY FOCUS: PUBLIC SECTOR**

**ENABLING AND FUTURE COMPETENCIES**

	Entry level	Mid management	Senior management
Problem solving	3	4	4
Professional scepticism	3	4	5
Strategic thinking			
Sustainable mind-set **	3	3	3
Value creation mind-set **	3	3	3
<b>Relational Acumen</b>			
Communication skills	3	3	3
Emotional display	2	2	2
Emotional regulation	2	2	2
Emotional resilience	3	3	3
Leadership skills	3	3	3
Managing others		4	
Relationship-building skills	2	3	4
Self-management	3		
Teamwork / people skills	2	2	2

**INDUSTRY FOCUS: PUBLIC SECTOR**

**TECHNICAL COMPETENCIES**

	Entry level	Mid management	Senior management
<b>INPUTS</b>			
<b>Strategy and governance to create sustainable value</b>			
Business strategy			
Financial management	2	3	4
Governance model	2	3	4
Tax planning	2		
Tax planning			
<b>BUSINESS ACTIVITIES</b>			
<b>Stewardship of capitals: business processes and risk management</b>			
Automation management **		2	2
Business processes implementation			
Business system applications			
Change management			
New developments and protocols knowledge **		2	2
Reporting fundamentals	3	3	3
Review, analyse and monitor	3	4	4
Risk and asset management	3	4	4
<b>Decision-making to increase, decrease or transform capitals</b>			
Design and innovate			
Drawing conclusions		4	4
Internal financial decision-making			
Investment decisions			



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**INDUSTRY FOCUS: PUBLIC SECTOR**

**TECHNICAL COMPETENCIES**

	Entry level	Mid management	Senior management
Managing uncertainty			
Operational decision-making	3	3	
Project implementation	2	3	
Resource mobilisation	3	3	4
Stakeholder management	2	3	3

**OUTPUTS LEADING TO OUTCOMES**

**Reporting on value creation**

External financial decision-making			
Providing advice			

**Compliance**

Laws and regulations	2	2	3
Tax governance	3	4	4

**Assurance and related services**

Assurance engagements	3		
Audits of historical financial statements			
Quality assurance	3	4	