



NATIONAL INSTITUTE OF CREDIT ADMINISTRATION

(Chartered by Act of Parliament No. 26 of 2022)

The Most Prestigious Body of Eminent Credit Management Elites

2026 NICA CREDIT MANAGEMENT COURSES

Credit management training at its best? There is only one place that can build the performing capacity of your credit control and credit administration management workforce —the National Institute of Credit Administration (NICA) chartered. Others scratches it on the surface, NICA gives you the details, the crucibles and all the art and science in credit management. We run both open and in-house courses; we can even take your top level team to outside the country to attend training courses where there will be no distractions for 2 or 3 days.

Look nowhere else, NICA is the place to go!

What Course Can We Run For You? Please Choose a Course!

All the courses are available in both in-plant and open course arrangements

1st Course:

Work Place Attitudinal Management Course

Date: Jan 7th - 8th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: N250, 000.00 per Participant

Objective: This seminar offers participants the understanding of why performance target is used for measuring employee's relevance and how to balance work stress and resilience towards increase in productivity and reduction in absenteeism.

2nd Course:

Foundation Credit Analysis Course

Date: Jan 14th - 15th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: N250, 000.00 per Participant

Course status: Open course only

Objective: The participant will understand the process by which credit decisions are made and the critical risk factors that need to be considered. Appreciate the purpose of financial statements and the limitations of published information.

3rd Course:

Knowledge Based Customer Credit Assessment

Date: Jan 21st - 22nd, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: N250, 000.00 per Participant

Objective: To creatively deliver something of value to customers rather than focus simply on products.

4th Course:

Consumer Credit Risk Assessment Tools

Date: Feb 4th - 5th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: N250, 000.00 per Participant

Objective: To determine the creditworthiness of the customer by looking at their reputation for paying on time and their capacity to continue to do so.

5th Course:

Advanced Consumer Credit Management Monitoring

Date: Feb 11th - 12th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: N250, 000.00 per Participant

Objective: To plan ahead and repair any issues that might inhibit major credit-based activities likely to impair the ability of consumer credit account holder to honor credit obligation.

6th Course:

Consumer Creditworthiness and Financial Literacy Certification

Date: Feb 18th - 19th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: N250, 000.00 per Participant

Objective: To empirically investigate the relevance of an individual's attitude towards saving money, building a culture of integrity, honoring credit obligations, and mitigating against default, leading to "knowledge acquired certified status"

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LAGOS OFFICE: Old No 1, Mabogunje Road, Oniru Estate, Victoria Island, Lagos.

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Email: ica@icanigeria.net, training@icanigeria.net, membership@icanigeria.net, Website: www.icanigeria.net

ABUJA OFFICE: No. 4, Eke A Yusufu Close, Crown Plaza, Suite 15, Behind Eterna Filling Station, Utako, Abuja.

Contact Numbers: 08095123576, 09020930230, 09050708517, 07061384103

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7th Course:

Credit Negotiation Skills

Date: Mar 4th - 5th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: Regardless of any job title or industry, we aim to have every professional well-grounded in negotiating for the success of business relationships, whether it be credit-related or normal course of business.

8th Course:

Strategic Debt Recovery Initiative

Date: Mar 11th - 12th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: To enhance existing debt recovery skills, using a professional, conventional and un-orthodox approach to recover debt from debtor(s). Participants are encouraged to be focused, practical and concise in developing and articulating debt recovery intelligence.

9th Course:

Corporate Cash Flow Analysis

Date: Mar 18th - 19th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: This course focuses on the importance of cash flow analysis in the credit assessment process. The course also deals with the credit risks of companies with international activities, and the difficulties involved when dealing with off-balance sheet and contingent liabilities.

10th Course:

Company Credit Report

Date: Apr 1st - 2nd, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: What is CCR and its objectives, what CCR reveals on a company, In-depth understanding of Company Credit Report, why it is necessary for an organization to do a credit report of a prospective clients.

11th Course:

Managerial Credit Management Update Master class

Date: Apr 8th - 9th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: To apply a structured approach to corporate credit assessment, to calculate and interpret key financial ratios used in the credit modeling process, to interpret financial statements for their effectiveness, relevance and vulnerability, to apply effective tools for transaction analysis and structuring, to anticipate and detect deteriorating cash flow quality, to assess problem credits and explore options for early actions and restructuring and to understand alternative measures of credit risk, such as market implied signals, and their use in credit analysis.

12th Course:

Debt Factoring in Credit Management

Date: Apr 15th - 16th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: Participants will be able to understand the four principles of factoring transaction, debt factoring processes, the need for factoring its benefits and limitation.

13th Course:

Enterprise Risk Management in Banks

Date: May 6th - 7th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: Participants will learn how to explain to stakeholders' complex concepts, including the definitions and measurements associated with various risks to which banks are exposed.

14th Course:

Contemporary Techniques for a Successful Recovery of Corporate Debts

Date: May 13th - 14th, 2026 **Time:** 10.am Prompt
Venue: NICA Office
Amount: N250, 000.00 per Participant

Objective: The course is designed to give more experienced corporate debt recovery professionals an objective view of their work and provides a much needed insight into how other corporates are successfully increasing their recovery success and lowering their debtor's days. This course puts the recovery strategies into the wider business perspective and focus on hard to collect debt and issues surrounding potential bad debt signals and situations, allowing more contribution to overall corporate success.

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15th Course:

Best Practices in SMEs Appraisal under a Credit Guarantee Arrangement

Date: May 20th - 21st, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: To expose for mutual success, SMEs designated credit analysts and lending officers of financial institutions to best practices associated with lending under a credit guarantee arrangement.

16th Course:

Personal Effectiveness and Productivity Enhancement

Date: Jun 3rd - 4th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This seminar is specially designed to expose Participants to the essential habits and skills required for improved productivity and recognition in their jobs.

17th Course:

Advanced Financial Statement Analysis

Date: Jun 10th - 11th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course gives participants a detailed understanding of financial statements, in the context of rapidly changing standards, for assessing financial risk.

18th Course:

Intermediate Credit and Financial Analysis

Date: Jun 17th - 18th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course is designed primarily to step up the knowledge and skills of new credit analysts and officers as they confront the task of determining credit worthiness and the financial health of customers.

19th Course:

Strategic Debt Recovery Initiative

Date: Jul 8th - 9th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: To enhance existing debt recovery skills, using a professional, conventional and un-orthodox approach to recover debt from debtor(s). Participants are encouraged to be focused, practical and concise in developing and articulating debt recovery intelligence.

20th Course:

Fundamentals of Corporate Credit

Date: Jul 15th - 16th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This four-day course concentrates on single obligor analysis, both qualitative and quantitative. The topics covered enable credit practitioners to review real market situations and assess cash flow and credit implications.

21st Course:

Advanced Credit and Financial Analysis

Date: Jul 22nd - 23rd, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course offers participants intensive hand-on credit and financial statement analysis mirrored by the art and science of credit report which enables sound credit decision and successful facility monitoring.

22nd Course:

Corporate Credit Analysis Course

Date: Aug 5th - 6th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: Define Corporate Credit Analysis. List the benefits of corporate credit analysis. Assess the financial health of a company. Ratio Analysis. Methods for monitoring and standardizing credit procedures.

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23rd Course:

Advance Corporate Credit Analysis

Date: Aug 12th - 13th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course enables participant to differentiate corporate irregularities and cyclicalities, early warning signs of financial distress using projections models and also the market based credit models versus fundamental credit analysis.

24th Course:

Corporate Debt Restructuring

Date: Aug 19th - 20th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course deals with the background and resolution of debt restructuring issues and reviews techniques for limiting exposure.

25th Course:

Credit Reasoning and Writing

Date: Sept 2nd - 3rd, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This seminar is focused on the preparation of credit approval documents that summaries succinctly the overall credit risk exposure that an institution is asked to take on.

26th Course:

Management of Problematic Loan-Effective Negotiation & Monitory Strategies

Date: Sept 9th -10th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: The objective is for participants to learn smart ways of turning problematic loan situation by sharpening the negotiation and monitoring skills of loan recovery officers.

27th Course:

Effectively Managing Credit Administration Process

Date: Sept 16th -17th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Course status: Open course only

Objective: At the end of this session, the participant will have a good road map to build and manage an effective credit administration of their organization and to satisfy regulators' requirement to operating a safe and sound credit risk regime.

28th Course:

Credit Appraisal Master Class

Date: Oct 7th - 8th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: Create a solid base for a better future in your Credit Department. Understand Credit Appraisal comprehensively from tested credit professionals. Be able to use the knowledge and skills immediately and universally. Separating yourself from others because you are well aware of latest credit appraisal benchmarks.

29th Course:

Operational Risk in Credit Management

Date: Oct 14th - 15th, 2026 Time: 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: Designed and delivered by a world leading expert in the field, the course is a must-have for all operational risk practitioners wishing to benchmark their practices.

30th Course:

Credit Management Internal Control and Regulatory Compliance Risk

Date: Oct 21st - 22nd, 2026 Time: 10.am Prompt

Venue: NICA Office

Lagos. Amount: ₦250, 000.00 per Participant

Objective: This training course aims to provide a complete overview of an organization's internal controls and compliance activities.

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31st Course:

Risk Monitoring in Credit Management

Date: Nov 4th - 5th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course will examine the way in which business and society make an assessment of, control and transfer risk.

32nd Course:

Market and Industry Risk in Credit Management

Date: Nov 11th - 12th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: It will prove invaluable to those already working in the risk management function who wants to expand their knowledge and gain a much more detailed holistic understanding of risk.

33rd Course:

Understanding Letters of Credit for Exporters

Date: Dec 2nd - 3rd, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: A two days interactive in-house seminar aimed at export credit agency's new recruits who regularly receive or handle Letter of Credit. The session will help participants to negotiate the most favorable terms to be incorporated within L/Cs as well as reduce the risks and costs associated with presenting discrepant documents to the bank.

34th Course:

Introduction to Credit Cards Business: Operations and Management

Date: Dec 9th - 10th, 2026 **Time:** 10.am Prompt

Venue: NICA Office

Amount: ₦250, 000.00 per Participant

Objective: This course will provide you the background information you need to know to be able to layout the payment processes and transactional use cases, as well as to intelligently discuss the business considerations for supporting credit card payments online.

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