Become A CCA, WELCOME TO CCA

Chartered Credit Administrator

As a Professor of credit management, I welcome your decision to invest in your future in credit management by choosing the path to becoming a Chartered Credit Administrator (CCA). In today's competitive job markets, it is more important than ever to stand out from the crowd.

Earned through a fairly rigorous learning and examination process, CCCA, GCCA, ACCA and FCCA are NICA's professional certification schemes which demonstrate expertise, proficiency, and skills in credit administration management. Regarded as certified chartered credit administrator, graduate chartered credit administrator, and associate chartered credit administrator, the programme when completed indicates that the holder has met specific standards and possess a top level knowledge, skills and credibility normally required for promotion, statutory requirement, career advancement, and a validation of abilities for any job in different departments of credit administration management nationally and anywhere in the world.

Let me state here that NICA's professional certification programme modules are categorized as Associate (AICA), Member (MICA), and Fellow (FICA) obtained through direct entry membership of the Institute. It is open for registration and participation by all NICA members, as this allows for the earning of CCCA, GCCA, ACCA, FCCA professional certification by examination.

Modern economies around the world describe credit as the livewire and energy source of any stable and expanded economy, as no economy exists without the use of credit. Indeed, Credit is the heartbeat of any national economic and social development; yet credit is easily broken or damaged, quickly frightened as it is very sensitive; it easily spread or branch out when faced with complex change, extending everywhere, touching everything and affecting the life of everyone. Progressively, credit has done more to enrich the wealth of nations than any other occupation or economic growth mechanism. As a result, NICA is committed to ensuring highest standards in its professional certification and examination programmes, aiming to be the best in the world.

Professor Chris Onalo, FICA, ICCF, B.Sc, M.A, Ph.D (Credit Management)
Registrar/Chief Executive Officer, NICA

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PROFESSIONAL CERTIFICATION OF NICA (CCCA, GCCA, ACCA, FCCA) BY EXAMINATION

THE POWERS OF NICA:

The National Institute of Credit Administration (NICA) is the premier professional body for the control, supervision, and regulation of credit management profession in Nigeria; formed in 1992 as the "Institute of Credit Administration –ICA" and became chartered by the Act of Parliament No.26 of 2022. The Institute is the most prestigious body of eminent credit management elites, business leaders and credit-using entrepreneurs in the country. The Institute is the Supervisory Authority for the Act, vested with the power to enhance, promote, and protect the interests of business credit providers and grantors; consulting with and making recommendations to the government, regulatory bodies, trade associations, academic community and other professional bodies on all matters relating to credit management.

CCCA, GCCA, ACCA CERTIFICATION?

Chartered Credit Administrator is NICA's professional designation earned by a person to assure qualification to perform credit administration or credit management roles. This designation verifies legitimacy and competence of its holder to perform the job, affirming that the person have been rigorously trained, educated and prepared to deliver in all areas of credit administration management skills.

Below Are The NICA's Professional Certification Nomenclatures

1. FCCA Module Certification:
   Exit Award – Foundation Certificate in Credit Analysis – FCCA

2. Associate Module Certification:
   Exit Award – Associate Chartered Credit Administrator – ACCA

3. Member Module Certification:
   Exit Award – Graduate Chartered Credit Administrator – GCCA

4. Fellow Module Certification:
   Exit Award, final, qualified – Certified Chartered Credit Administrator – CCCA

Find What You Need Here…

Credit management and credit administration workforce are making more informed decisions about what and where they want to study in order to improve their performances as credit executives learning various functions, credit managers, and directors in charge of large scale credit portfolios.

More than anything else, their employers increasingly expect them to have the knowledge and skills in credit administration management that allows them to make meaningful contributions as soon as they're hired or promoted in their department.

A well-educated workforce with a degree and legally approved professional certification is not only ready for the future of work, but also can demonstrate fluidity in learning. NICA's industry-wide curriculum and robust learning platform are well fixed to deliver best credit administration management in favour of both employers and credit management workforce across sectors of the economy.

The new graduate employees of the employers can learn quickly, the best practice methods in credit administration functions within a record time and earn professional certifications to add excellent value once they are on their job.

PROFESSIONAL CERTIFICATION OF NICA (CCCA, GCCA, ACCA, FCCA) BY EXAMINATION

The National Institute of Credit Administration (NICA) with its statutory mandate to control, supervise, regulate and set education standards and award professional qualifications in credit management in Nigeria, is able to meet the professional training and certification needs of both credit workforce and their employers by offering professional membership and best-practice certifications that equip credit executives with the skills that their employers require.

Our programmes are designed to improve and increase credit workforce employability, form the basis of their promotion and help their employers to meet their most pressing challenges by taking off their shoulders the burden of employees' capacity building and consistent skills development.

With NICA professional membership and certification designations, it is easier for our members to relate to what employers are looking for and ask for top position and bigger pay.

The combination of NICA professional membership by direct entry and professional certification by examination make our members and learners not only extremely marketable, but industry sought-after, ready for the future of work, but also can demonstrate fluidity in learning.

All NICA courses are conducted via the virtual learning platform of the Postgraduate School of Credit & Financial Management (PSCFM). These courses include the six (6) months Mandatory Credit Management Academic Improvement Programme (MCMAIP) which authenticates or validates the direct entry admission into the membership of NICA, as well as professional certification programme by examination, the duration of which is thirty six (36 months). PSCFM has a prestigious reputation and extensive alumni network in credit administration management, having pioneered the learnings over three decades. PSCFM is endowed with international partners in the field of credit management.

PROFESSIONAL CERTIFICATION OF NICA (CCCA, GCCA, ACCA, FCCA) BY EXAMINATION

OUR EXPERT INSTRUCTORS

The Chartered Credit Administrator certification programme retains the highest quality standards, ensuring that only individuals with exceptional integrity, outstanding professional and academic achievements, and expert-level teaching abilities in credit management are appointed as CCA Expert Instructors. This appointment is a significant accolade that should be prominently included in the appointee's professional profile. It represents one of the top-tier teaching grades in the field.

The final stage which is Certified Chartered Credit Administrator (CCCA) certification programme of the National Institute of Credit Administration (NICA) is a rigorous learning activity designed to produce highly competent professionals with exceptional skills in the art and science of credit management. The programme covers all sectors of the credit industry, both nationally and internationally.

This robust blend of professional and academic programmes are structured into three modules – Associate, Member, and Fellow. These modules are designed to promote the global recognition and adoption of best practices in credit management. Each module is divided into two parts: the first part runs for six months, followed by another six months for the second part, making each module a twelve-month certification study programme. The programme begins with the Associate module and progresses through to the Fellow module, the final stage for qualifying as a CCCA.

The Postgraduate School of Credit & Financial Management (PSCFM) serves as both the Administrator and Conductor of NICA's professional Certification programmes, with NICA overseeing the process to ensure compliance with the highest standards.

FCCA

PRE-PROFESSIONAL ENTRY-LEVEL SHORT COURSE CERTIFICATION PROGRAMME OF NICA (FCCA) BY EXAMINATION

The Foundation Certificate in Credit Analysis (FCCA) programme of the National Institute of Credit Administration, chartered, is a professional entry-level certification that equips individuals seeking to pursue a career in or change career to credit management profession. This ten-month pre-professional entry-level short course covers various aspects of basic credit analysis, as shown hereunder:

FCCA Module
Part 1&2

PART 1-

FD 601- Introduction to credit management, understanding credit principles and credit management functions.
FD 602 - Understanding the purpose and components of credit analysis, rating methodologies, and risks in fixed income.
FD 603 - Balance sheet, income statement, cash flow statement, and ratio analysis.
FD 604 - Evaluating creditworthiness, identifying risks, and understanding credit ratings.
FD 605 - Industry and Business Analysis, Understanding industry trends, business models, and management risk.
FD 606 - Overview of debt financing instruments, credit markets, and regulatory frameworks.
FD 607 - Liquidity Analysis and Stress Testings, assessing a company's ability to meet short-term obligations.
FD 608 - Credit Spreads and Yield Curves, Understanding credit risk pricing and yield curve analysis.
FD 609 - Credit Risk Models, an Introduction to credit risk modeling and regulatory requirements.

PART 2 -

FD 610 - Introduction to Fintech Credit Lending
FD 611 - Alternative data, credit scoring models, risk management and collections
FD 612 - Peer-to-peer lending, digital credit, and online lending platforms
FD 613 - Fintech credit lending regulations, compliance, and data protection
FD 614 - Blockchain, AI, and machine learning in credit lending
FD 615 - Introduction to Consumer Credit, types, and importance
FD 616 - Credit Products- Credit cards, personal loans, mortgages, and hire purchase
FD 617 - Credit Risk Assessment- Credit scoring, credit reports, and creditworthiness
FD 618 - Regulatory Frameworks- Consumer credit laws, regulations, and protection
FD 619 - Credit Application Processing- Application evaluation, documentation, and approval
* **Exit Award**: Foundation Certificate in Credit Analysis (FCCA) proceed to module ACCA

EXEMPTION: Exemptions may be granted where necessary, subject to fulfilling the approved requirements.

REGISTRATION: To register for FCCA qualification, students are required to complete the programme registration form..

LECTURE DELIVERY METHOD

To assist all our FCCA registered student to complete their programme without stress, we have introduced a flexible virtual learning environment which engages student in a live delivery lecture using zoom platform. The lecture holds two Saturdays every month for 10 months only, and is conducted by the Postgraduate School of Credit & Financial Management. **www.postgraduatecreditschool.net**

CONTACT

Register for FCCA qualification now as a student and begin taking your courses virtually with our programme partner---- Postgraduate School of Credit and Financial Management (PSCFM), Admission office, old No 1, Mabogunje Street, Oniru Estate, Victoria Island, Lagos, Nigeria. For enquiries, please call 09063139403, 09014719570 or send an email to: admissions@postgraduatecrediteschool.net

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PROFESSIONAL CERTIFICATION OF NICA (ACCA) BY EXAMINATION

ACCA Associate Module
Part 1&2

PART 1-

SCP 701 – Credit Administration Process 1.
SCP 702- Trade Credit Management.
SCP 703- Export Credit Management.
SCP 704- Principles of Credit Scoring and Rating.
SCP 705- Fundamentals of Corporate Credit Finance.
SCP 706- Introduction to Business Management and Credit Laws I.
SCP 707- Introduction to Consumer Credit Administration.
SCP 708- Introduction to financial Accounting.

PART 2 -

SCP 709- Credit Administration Process II
SCP 710- Strategic Debt Recovery.
SCP 711- Introductory Credit Factoring.
SCP 712- Business Environment and Communication.
SCP 713- Business Credit Ethics.
SCP 714- Advanced Trade Credit Management.
SCP 715 - Introduction to Business Management and Credit Laws II.
SCP 716 – Introduction to Data Mining and Artificial Intelligence in Credit Management.
* **Exit Award**: Associate Chartered Credit Administrator (ACCA) proceed to module two

EXEMPTION: Exemptions may be granted where necessary, subject to fulfilling the approved requirements.

REGISTRATION: To register for ACCA qualification, students are required to complete the programmee registration form, having become an Associate of the institute by direct entry in the first instance .

LECTURE DELIVERY METHOD

To assist all our ACCA registered student to complete their programme without stress, we have introduced a flexible virtual learning environment which engages student in a live delivery lecture using zoom platform. The lecture holds two Saturdays every month for 12 months only, and is conducted by the Postgraduate School of Credit & Financial Management. **www.postgraduatecreditschool.net**

CONTACT

Register for ACCA qualification now as a student and begin taking your courses virtually with our programme partner---- Postgraduate School of Credit and Financial Management (PSCFM), Admission office, old No 1, Mabogunje Street, Oniru Estate, Victoria Island, Lagos, Nigeria. For enquiries, please call 09063139403, 09014719570 or send an email to: admissions@postgraduatecrediteschool.net

Chartered Credit Administrator

PROFESSIONAL CERTIFICATION OF NICA (GCCA) BY EXAMINATION

GCCA Member Module
Part 1&2

PART 1-

SCP 801- Principles of Business Credit .
SCP 802- Credit Application, Processing and Credit Reasoning.
SCP 803 - Managing Credit Access to MSMES.
SCP 804 –Advanced Credit Information
SCP 805 –Credit Risk Analysis, Management and Assessment.
SCP 806- Advanced Consumer Credit Administration and Management.
SCP 807 - Advanced Credit Appraisal and Modelling.
SCP 808 – Credit Negotiation

PART 2-

SCP 809 – Credit Rating Methodology.
SCP 810 – Advanced Credit Factoring and Debt Purchase.
SCP 811– Credit Fraud Examination.
SCP 812- Enterprise Risk Management.
SCP 813- Laws relating to Credit.
SCP 814- Data mining and Artificial Intelligence in Credit Management
SCP 815- Statistical Estimation Methods for Business and Credit Management.
SCP 816- Credit Risk Governance, Strategy, and Export Credit Insurance Management.
* Exit Award: Graduate Chartered Credit Administrator (GCCA) proceed to module three

EXEMPTION: Exemptions may be granted where necessary, subject to fulfilling the approved requirements.

REGISTRATION: To register for GCCA qualification, students are required to complete the programmee registration form, having become a professional member of the institute by direct entry in the first instance .

LECTURE DELIVERY METHOD

To assist all our GCCA registered students to complete their programme without stress, we have introduced a flexible virtual learning environment which engages student in a live delivery lecture using zoom platform. The lecture holds two Saturdays every month for 12 months only, and is conducted by the Postgraduate School of Credit & Financial Management. **www.postgraduatecreditschool.net**

CONTACT

Register for GCCA qualification now as a student and begin taking your courses virtually with our programme partner---- Postgraduate School of Credit and Financial Management (PSCFM), Admission office, old No 1, Mabogunje Street, Oniru Estate, Victoria Island, Lagos, Nigeria. For enquiries, please call 09063139403, 09014719570 or send an email to: admissions@postgraduatecrediteschool.net

Certified
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Credit
Administrator

PROFESSIONAL CERTIFICATION OF NICA (CCCA) BY EXAMINATION

CCCA Fellow Module
- Certified/Part 1&2

PART 1 -

SCP 901 – Advanced Credit Management.

SCP 902 – Corporate Credit Policy Plan.

SCP 903 – Company Credit Report for Business Decision Making.

SCP 904 – Credit Committee Board Responsibilities.

SCP 905- Entrepreneur's Credit Self-Assessment 1

SCP 906 – Credit Guarantee Schemes Process, Operations and Management.

SCP 907– Strategic Credit Management and Professional Practice.

PART 2 -

SCP 908- Entrepreneur's Credit Self-Assessment II.

SCP 910- Credit Management at Managerial level.

SCP 911- Industry Credit Research and Analysis.

SCP 912- International Credit and Financial Markets.

* Final module, qualified as “Certified Chartered Credit Administrator— CCCA

EXEMPTION: Exemptions may be granted where necessary, subject to fulfilling the approved requirements.

REGISTRATION: To register for CCCA qualification, students are required to complete the programmee registration form, having become a professional member of the institute by direct entry in the first instance .

LECTURE DELIVERY METHOD

To assist all our CCCA registered students to complete their programme without stress, we have introduced a flexible virtual learning environment which engages student in a live delivery lecture using zoom platform. The lecture holds two Saturdays every month for 12 months only, and is conducted by the Postgraduate School of Credit & Financial Management. **www.postgraduatecreditschool.net**

CONTACT

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PROFESSIONAL CERTIFICATION OF NICA (CCCA, GCCA, ACCA, FCCA) BY EXAMINATION

PROGRAMME FEES:

a. FCCA Module Certification:

N200,000 (Two Hundred Thousand Naira Only)

b. Associate Module Certification:

N300,000 (Three Hundred Thousand Naira Only)

c. Member Module Certification:

N400,000 (Four Hundred Thousand Naira Only)

d. Fellow Module Certification:

N500,0000 (Five Hundred Thousand Naira Only

PROFESSIONAL CERTIFICATION OF NICA (CCCA, GCCA, ACCA, FCCA) BY EXAMINATION

CCCA, GCCA, ACCA STUDENT REGISTRATION APPLICATION FORM

PROGRAMME:
Chartered Credit Administrator (CCA)

Name (Surname): ______________________________

First Name:

Gender : ______________________ Date of Birth: ______________________

Nationality: ______________________ Country: ______________________

Mobile Phone No.: ______________________ Whatsapp Phone No: ______________________

Home Address: ______________________________

Correspondence Address: ______________________________

E-mail Address: ______________________________

Educational Qualification

Year	Awarding Body	Grade Obtained	Award

Please attach photocopy of your present qualifications.

CCA programme module for which you are registering (i.e Associate Module 1), Member Module 2, Fellow Module 3). Indicate if you are registering for all the modules

Please indicate if you are currently a member of NICA---tick

Fellow (FICA)	Member (MICA)	Associate (AICA)

Please indicate if you are currently undergoing or have completed the Mandatory Credit Management Academic Improvement Programme (MCMAIP) of NICA, conducted by the Postgraduate School of Credit & Financial Management (PSCFM)

MCMAIP Fellow ☐ ***Yes*** ☐ ***No***	**MCMAIP Member** ☐ ***Yes*** ☐ ***No***	**MCMAIP Associate** ☐ ***Yes*** ☐ ***No***

Declaration

Applicant must read and sign the following declaration:
I certify that the statement made by me on this form are correct. I understand that NICA reserves the right to withdraw any offer it may make should any statement in this application prove to be false. I confirm that, if admitted, I will conform to all NICA Regulations and that of its affiliate. I also hereby obliged NICA and its affiliate permission to access and the use of my personal information during or after this programme. I understand that NICA reserves the right to withdraw or alter any course at any point before the start or during the year(s) of the programme in which that course is due to be offered or has been offered.

______________________ ______________________