National Institute of Credit Administration
(Chartered By Act of Parliament No 26 of 2022)
The most prestigious body of eminent credit management elites

CCCA Introduction

NICA CERTIFICATION PROGRAMME

Certification Overview

The National Institute of Credit Administration (NICA), chartered by act No. 26 of 2022, gives statutory power to the institute to control, supervise, and regulate credit management profession in Nigeria, setting education standards, and awarding professional qualifications /certifications in this field. The act also empowers the institute to approve any institution for the purpose of carrying out training on any area of credit management course which is intended for persons seeking to become or are already credit managers or executives, the course of which the Institute considers adequate. The act further empowers the Institute to enhance, promote, and protect the interests of business credit providers and grantors, as well as consult with, and make recommendations to the government, regulatory bodies, trade associations, academic community, and other professional bodies on all matters relating to credit management in Nigeria.
NICA have three(3) professional designations showing progression in credit administration management expertise.

Apply To Become A
Certified Chartered Credit Administrator (CCCA)

NICA's CCCA qualification earns you promotion, makes you employable, and stands you out of the crowd in credit administration, credit management and credit recovery in the credit industry everywhere, all over the world. When you apply to participate in the CCCA programme of NICA, you have simply commenced your journey to demonstrating that you are becoming one of the specialist certified chartered credit management professionals. This is a huge commitment to career advancement, a rigorous pursuit of knowledge, and professional excellence in credit management.
To apply to study our CCCA qualification, student is required to complete the programme modules one, two, and three; exemptions may be granted where necessary, subject to fulfilling the approved requirements.

Foundation Certificate In Credit Analysis (FCCA)

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.

National Institute of Credit Administration

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NICA's Professional Certification Programme Short Course Modules:

(1) **FCCA**

Foundation Certificate In Credit Analysis

Foundation Certificate In Credit Analysis (FCCA)

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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

NICA's Professional Certification Programme Course Modules:

(2) **ACCA**

Associate Chartered Credit Administrator

ASSOCIATE MODULE ONE

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.

* Proceed to GCCA

(3) **GCCA**

Graduate Chartered Credit Administrator

MEMBER MODULE TWO

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.

* Proceed to CCCA

(4) **CCCA**

Certified Chartered Credit Administrator

FELLOW MODULE THREE

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

CCCA

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 36 months only.

Award: Certified Chartered Credit Administrator (CCCA)

CCCA

REGISTER NOW

Register for CCCA 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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