



**National Institute of
Credit Administration**
(Chartered By Act of Parliament No. 26 of 2022)
The Most Prestigious Body of Eminent Credit Management Elites

NICA National Credit Managers Conference 2026

Conference Theme:

The Five Pillars of a Creditworthy Nation:
**Building Nigeria's Credit Economy Model for
Growth, Inclusion, and Stability.**



Date:
November 18, 2026

Time:
9:00am

Venue:
Civic Center, Ozumba Mbadiwe Road,
Victoria Island, Lagos.

___SPECIAL INVITATION___

2026 NICA NATIONAL CREDIT MANAGERS CONFERENCE,

Featuring Nigeria Credit Industry Awards, Graduation of MCMAIP Candidate
and Induction of New Members

Date: November 18, 2026

Time: 9.00am

Venue: Civic Centre, Ozumba Mbadiwe Road, Victoria Island, Lagos

Conference Theme: **THE FIVE PILLARS OF A CREDITWORTHY NATION.**

For too long, credit has been discussed in Nigeria as if it is about banks, about CBN, about big corporates. That is a fundamental error. Credit is about Citizens.

Every Nigerian, whether he knows it or not, participates in credit every day.

If every citizen is already in credit, then every citizen must be prepared for a robust credit economy. That is why this Conference is for every citizen.

WHY THIS CONFERENCE SPEAKS TO THE PRESENT AND THE FUTURE NIGERIAN AND AFRICAN ECONOMIES

To The Present Economy:

Nigeria and Africa's present economies are largely cash-and-carry, low-trust, high-cost. For lacking the five pillars, we sell only to those who have cash. We trust

nobody. Businesses fail not because there is no market, but because there is no credit to bridge supply and demand. Non-Performing Creditlines are high as citizens are not disposed to discharge obligations.

This Conference speaks to the present by saying: If we fix the citizens today, we fix the economy tomorrow. When citizens are ready, worthy, managed, rules-abiding, and sustainable, credit flows immediately, sales rise immediately, GDP rises immediately, and the Country's credit rating improves.

To The Future Economy:

The future of Nigeria is not oil. The future is credit.

No nation or continent has ever become a leading economy on cash transactions. All developed economies run on 100% to 300% credit-to-GDP.

Mortgage for youth to own houses, student loans to fund education without Japa, lease for farmers to own tractors and build storage, trade credit for Nigeria and Africa to become a manufacturing hub - none of these will happen in the future unless we deliberately build the five pillars today.

What we do in 2026 determines whether in 2036 a 25-year-old Nigerian can get a 20-year mortgage at single-digit interest, or will still be paying rent year after year because the system does not trust him.

Therefore:

- The Five Pillars is not a theme for credit managers. It is a theme for nation building.
- It is NICA's blueprint for converting over 200 million Nigerians from credit consumers to creditworthy citizens.
- It is how we move Nigeria from a cash economy of today to a credit economy of the future.
- It is how we raise GDP not by sharing money, but by multiplying trust.

This is why every citizen must be at this Conference - either physically, or in spirit and practice. Because a CreditWorthy Nation is not declared by government. It is built by its citizens.

A credit economy is not built by money. It is built by people. And we have identified five classes of citizens required to build it – **CreditReady Citizens, CreditWorthy Citizens, CreditManaged Citizens, CreditRules Abiding Citizens, and CreditSustainable citizens.**

Kindly give us a Frontline Conference Sponsorship. We will promote your brand.

- **Platinum Sponsor — ₦5,000,000.00 (Five Million Naira Only)**
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- **Silver Sponsor — ₦2,000,000.00 (Two Million Naira Only)**
- ***Voluntarily Donation to the conference will be highly appreciated***

Account details:

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Conference Attendance Fees for NICA Membership Community:

- **NICA Fellow (FICA) who is a Chairman, MD, GMD, CEO, Board Member, Company Owner, Credit-Using Entrepreneur**

Physical- N160,000.00

Virtual – N140,000.00

- **NICA Fellow (FICA) who is an ED, Director, GM, DGM, AGM**

Physical- N120,000.00

Virtual – N100,000.00

- **Other NICA Fellow (FICA)**

Physical- N100,000.00

Virtual – N80,000.00

- **NICA Member (MICA)**

Physical- N80,000.00

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Physical- N50,000.00

Virtual – N40,000.00

- **Non-NICA Member (MICA)**

Physical- N200,000.00

Virtual – N180,000.00

Kindly make payment to the following account details:

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For enquiry: **08023314598, 08034030160**

Email: registrar@icanigeria.net, ceo@icanigeria.net

An annual credit management conference, strongly recognizing

- NICA Governing Council – Present and Past
 - NICA Eminent Persons Group and Life Members
 - NICA Board of Fellows
 - NICA Membership Community
 - Industry Stakeholders and Regulators
-

I look forward to welcoming you all.

From: **Professor Chris Onalo**, FICA, ICCF, B.Sc., M.A, PhD (credit management)

Registrar/Chief Executive Officer

National Institute of Credit Administration, chartered

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