

... a qualification representing the exact skills employers seek

**CFAA Introduction**



**Postgraduate  
School of Credit &  
Financial Management**

*Work Ready, Future Ready*

Founded 1995

# Credit and Financial Analysis Associate (CFAA)



**PSCFM**

*“While you are working, or looking for employment, do not ignore the omnipotent need for continuing academic growth and professional development; it's the only sure way ladder to rising in life. Your employer sooner or later will require from you a credible certified professional qualification as evidence of maintaining essential professional standards and knowledge post qualification. You better act on it now!”*

## **Postgraduate School of Credit & Financial Management**

**Lagos:** 213, Igboere Street, 4th Floor, Lagos Island, P. O. Box 2708, Apapa, Lagos, Nigeria.  
GSM: 07084665453, 07033814790, 08183569522, 08034030160, 08023314598  
E-mail: [postgraduate@postgraduatecreditschool.net](mailto:postgraduate@postgraduatecreditschool.net),  
[secretary.pscfm@gmail.com](mailto:secretary.pscfm@gmail.com), [president.pscfm@gmail.com](mailto:president.pscfm@gmail.com),  
[admission.pscfm@gmail.com](mailto:admission.pscfm@gmail.com), [registrar.pscfm@gmail.com](mailto:registrar.pscfm@gmail.com)  
Website: [www.postgraduatecreditschool.net](http://www.postgraduatecreditschool.net)

**Abuja:** No 4, Eke A Yusufu Close, Crown Plaza, Suite 15, Behind Etenal Filling Station, Utako, Abuja.  
GSM: 08095123576, 09020930230, 09050708517, 07061384103  
E-mail: [admission.pscfm@gmail.com](mailto:admission.pscfm@gmail.com)  
Website: [postgraduatecreditschool.net](http://postgraduatecreditschool.net)

## **CFAA Objective**

**This is essentially to produce at each level of PSCFM programmes super-specialist who is academically and professionally qualified to lead, develop, manage, supervise and examine all matters relating to credit management and financial analysis operations at work places.**

**It's important to note that as a graduate you are to enrol for a credible professional qualification in order to make yourself relevant in the labour market. There are also other reasons; for some, it is personal fulfilment or setting an example for your former classmate or co-workers. For others, it is for professional and academic advancement or to acquire new skills and knowledge that will position you for greater advantage.**

**CFAA qualification at the Postgraduate School of Credit and Financial Management (PSCFM) will help you gain both knowledge and practical experience. You will learn from senior professional credit and financial analysts who will support your academic and career goals, equipping you to compete in the credit management and financial analysis job market.**

**PSCFM**

## **Prepare To Be Global Citizen**

National and multinational employers, business leaders, investors, entrepreneurs, and corporate managers are frustrated by graduates' lack of suitability for employment; to them many graduates lack the transferable skills necessary in the fast-moving global economy, as well as the need for employers to respect value of their qualifications. Another constraint is that some graduates are holding qualifications that lack labour demand. Employers are now insisting that all learning programmes should be structured to precisely tally with areas needed to improve graduate employability with expected robust transferable skills capacity.

**PSCFM**

## **Next is PSCFM**

Founded in 1995, the Postgraduate School of Credit And Financial Management (PSCFM) is Nigeria's top-tier specialist postgraduate higher education institution, offering taught courses in credit management and financial analysis which are tailored to the needs of individuals, business and society. The focus of PSCFM is on lifelong learning as well as equipping individuals with the relevant transferable skills and qualifications in all areas of credit management and financial analysis, combining professional qualification with academic rigour to deliver high-class outcomes that help student and alumni to keep ahead of the curve in the global credit management and financial analysis in the 21st century credit business and economic environment.

**PSCFM**

## How PSCFM Stand Out In The Crowd

PSCFM programmes have distinguished itself from all other finance related, economics and general management-related programmes. Thematically, the structure of PSCFM's programmes module and descriptors focuses on developing student in all areas of credit management and financial analysis including credit risk modelling, business environment and law, financial risk analysis, applied corporate finance, artificial intelligence for finance and data mining, statistics for business, among others. We aim to bake student to fit into any spectrum of credit management and financial analysis in different sectors of any nation's economy. This makes PSCFM super unique from other bodies for credit management and financial analysis or similar institution anywhere that are increasingly focusing on the financial services, general management, leadership and corporate governance.

**PSCFM**

## Programme Duration And Target Audience

The duration for CFAA programme is twelve months of intensive classroom and online lecture covering all areas specified in the curriculum. The programme is targeted at fresh graduates and those graduated a long time ago who are looking to obtain specialist qualification in credit management and financial analysis with a view to enhancing their chances of securing quick and well paid employment or gain promotion in their present place of work. The programme also targets credit and financial executives who has put in one to two years of work experience. The university final year student desiring to obtain specialist qualification to support his or her degree in order to enhance their chances of securing quick employment in the labour market of credit industry nationally and internationally will find CFAA programme absolutely relevant.

## Where to Study and Your Tutors

As a CFAA registered student, you will study with PSCFM at its study centre in Lagos or Abuja a range of credit management and financial analysis subjects and also gain valuable experience from your lecturers who are themselves currently working or have in the past worked as directors or managers of credit, top flight credit and financial analysts, and credit administration senior executives in their various companies or organizations – they really have seen it all! Alternatively, you may also take advantage of our e-learning platforms to undergo your studies for those outside our study centres.

## Study With Us From Anywhere In The World

We run CFAA course, and indeed all our courses via Virtual Learning Environment (VLE) – Online learning platform using zoom.

- Study with us wherever you are – all you need is a computer or your mobile phone with internet access.
- Benefit from peer-to – peer support, engage in stimulating discussion and join a worldwide community of CFAA learners
- Receive personal feedback on your work from CFAA expert tutors
- Access class resources for six months after your course finishes

Pursue a lifelong passion, enhance your professional development or learn a new skill in credit management and financial analysis.

Please note that all our online courses are running as scheduled.

## PSCFM

### CFAA And You

The Credit and Financial Analysis Associate (CFAA) will enhance your career in various ways. The high quality twelve (12) month course duration is fully supported by ICA Nigeria and LPCMC United Kingdom and is delivered 100% online to those who are equally 100% separated by distance and are unable to attend classes.

## PSCFM

### CFAA and Job Market

Leveraging on the robust relationship existing between ICA, PSCFM and employers of labour in Nigeria over the years, all our CFAA students stands the chance of getting a job in credit management and financial analysis industry even before they complete their studies as we expect them to commit genuine attention to their studies to achieve this. Surely, 80% of CFAA holders can be in employment within Nigeria, or further study within six months in the United Kingdom if they are financially able. We really aim at 100% overall satisfaction that cannot be matched. Yes, that's the bigger opportunity.

*“The theory and practice of credit management is dynamic in nature. The ability to cover involving issues and problems in one text has become virtually impossible.”*

As a team, CFAA course tutors are committed to providing support to students in every way ethically possible. However, this depends on student performance and commitment to learning activities.

PSCFM is open to work with credit granting organizations in both private and public sectors to solve the most complex challenges in credit management, credit administration and credit/financial analysis environment that they are inevitably going to face post – Covid -19 era.

Our cutting-edge thinking can help to avert tendency for a lax business credit portfolio regime through research collaborations, consultancy, education and networking – or by hiring our well-baked credit management and financial analysis specialist graduates.

### PSCFM

## CFAA Course: What You Should Expect

On this credit and financial analysis course at CFAA level, you will learn essential principles while developing the practical skills you need to succeed.

Our professionally and academically qualified tutors all have a robust industry experience and contacts, most of them currently working or have worked and still keeping contact with industry friends, colleagues and associates; with their guidance you will grow your understanding and confidence of current practices in the art and science of credit management and financial analysis – specifically, how credit management and financial analysis, credit administration and credit risk measurement activities are done by those employed in credit management and financial analysis operations.



### PSCFM

Alongside student's own specific professional abilities, this course will impact to student's transferable skills that will help to clearly stand out to potential employers in the credit management and financial analysis industry. These include research, analytical, and communication skills.

At PSCFM, we have a culture, and pride ourselves in putting student first, meaning that student will always have attention of our tutors when needed. That's to say, tutors work with student as an individual to make the most of your career opportunities.

You will listen to, learn from, discuss with and gain hands-on experience of how credit management and credit business in different industries and sectors of the economy work through:

- Lectures
- Seminars
- Tutorials
- Workshops
- E-learning Platforms

*“The complexity of tasks that are often performed by credit managers demand a mastery of skills.”*



The Postgraduate School of Credit and Financial Management (PSCFM) Nigeria runs its programme in affiliation to the Institute of Credit Administration (ICA) Nigeria, and London Postgraduate Credit Management College (LPCMC) United Kingdom. Therefore, upon completion of CFAA Programme with certificate, students will be awarded reasonable exemption to the “Associate” membership requirements of the ICA. Also, higher qualification programmes of LPCMC “Certified Credit and Financial Analyst CCFA” can be attained within six months of completion of CFAA programme subject to complying with the established requirements. LPCMC is accredited by Accreditation Service for International Schools, Colleges & Universities (ASIC), UK.

## PSCFM Welcome Collaboration With Universities

All PSCFM's programmes' curriculums with a robust module descriptors were designed, developed and delivered by four foreign professors, including Nigeria's Professor Chris Onalo whose expertise cuts across trade credit, financial and international credit management, financial accounting, banking and corporate finance, macroeconomic and general management, among others.

PSCFM welcome collaboration with any properly formed university with excellently globally accepted and recognized accreditation, who may be interested in assessing and adopting its programmes curriculum and module descriptors as “adequate”, leading to an exclusive partnership between the two Institutions, which will imply that once a student complete his or her professional study at PSCFM, such a student will receive a degree from the partner university if she or he so desired.

### CFAA Fees

To allow wider registration for this course, and to give equal opportunity to everyone to actualize their dreams of becoming certified credit management and financial analysis professionals, we have deliberately pegged fee payable for CFAA course as follows:

- Non-refundable Registration Fee - N5,000.00 (payable to obtain the form)
- CFAA Course Fee - N250,000.00 (payable in two equal instalments on receiving admission letter)
- Examination Fee - N3,000.00 (payable as exam approaches)
- Study Material Fee - N3,000.00 (payable monthly)

### CFAA Qualification Equivalent

The robustness and industry-relevant learning curriculum and modules descriptors of this specialist professional programme makes CFAA qualification to be at par with and/or the equivalent of a Bachelor's Degree.

## To Register for CFAA Programme

Please follow the following steps

- Send us an email requesting for CFAA Admission Form
- Return the Form with:
  - \* **Non-refundable payment of five thousand naira (N5,000.00) being cost of admission form to any of the following PSCFM bank accounts**

1. Account Name: Postgraduate School of Credit & Financial Management  
Name of Bank: Union Bank of Nigeria Plc (any branch)  
Account Number: 0005290746
2. Account Name: Postgraduate School of Credit & Financial Management  
Name of Bank: Ecobank Nigeria Plc (any branch)  
Account Number: 0492002833
3. Account Name: Postgraduate School of Credit & Financial Management  
Name of Bank: First Bank of Nigeria Plc (any branch)  
Account Number: 2000587530
4. Account Name: Postgraduate School of Credit & Financial Management  
Name of Bank: Access Bank Plc (any branch)  
Account Number: 0017345651

-Submit scanned copy of your completed Registration Admission Form with the evidence of payment for the Form to this email:  
[postgraduate@postgraduatecreditschool.net](mailto:postgraduate@postgraduatecreditschool.net)

Or hand delivers your completed Registration Admission Form to our Admission Office at: ICA Office, 213, Igbosere Street, 4<sup>th</sup> Floor, Lagos Island, Lagos-Nigeria.

**PSCFM**

### Call Us (Lagos Office)

08127808900, 08183569522  
08034030160, 08023314598

### Call Us (Abuja Office)

08095123576, 09020930230  
09050708517, 07061384103

**PSCFM**

### Send Us Email:

postgraduate@postgraduatecreditschool.net  
secretary.pscfm@gmail.com  
admission.pscfm@gmail.com



### Lagos Office:

Postgraduate School of Credit & Financial Management  
213, Igbosere Street, 4th Floor, Lagos Island, P. O. Box 2708, Apapa, Lagos, Nigeria.  
GSM: 07084665453, 07033814790, 08183569522, 08034030160, 08023314598  
E-mail: postgraduate@postgraduatecreditschool.net, secretary.pscfm@gmail.com,  
president.pscfm@gmail.com, registrar.pscfm@gmail.com  
Website: www.postgraduatecreditschool.net

### Abuja Office:

Postgraduate School of Credit & Financial Management  
No 4, Eke A Yusufu Close, Crown Plaza, Suite 15, Behind  
Etenal Filling Station, Utako, Abuja.  
GSM: 08095123576, 09020930230, 09050708517, 07061384103  
E-mail: admission.pscfm@gmail.com Website: postgraduatecreditschool.net