



Dr. Chris Onalo, FICA
(President/CEO, PSCFM)
Cell:234-803-4030-160



PSCFM "OPERATION ANDREW"

A song writer once wrote:
If you bring the one next to you
And I bring the one next to me
In no time at all we will win them all one by one.

This song owes its origin to the Gospel according to Saint John Chapter 1 vs. 41: "Andrew found his brother peter and said to him we have found the messiah"

and vs. 45: "Philip found Nathaniel and said to him we have found him of whom Moses wrote".

Our intention here is not to preach the Gospel but to draw example from it. Operation Andrew is a deliberate effort at involving PSCFM present and past student in ensuring the perpetuity of PSCFM by bringing in new students.

Reach out to your colleagues and your neighbor. You have found the place where specialized skills in credit management is taught. You have been empowered and fine tuned for better on-the job performance- do not hide it.

"No one lights a candle and hides it under a bushel"
Act now, Act right.

PSCFM is ever committed to fulfilling its obligations. Our commitment to compensate those who source students for us is irrevocable. Thank you.

End of Semester Examination

The end of semester examination comes up on

Saturday the 21st and
Sunday the 22nd of
June, 2009.

Only those who have fully paid their fees will be allowed to sit for the examination.



The Component of Financial Projections

Financial projection which covers a period of at least five years should touch on the financial statements.

- ? The cash flow statement which deals with sources and applications of funds
- ? The profit and loss account which deals with income and expenditure over a Period
- ? The balance sheet which summarizes the balances of assets and liabilities on a particular date
- ? It is also important to provide information on:
 - ? Profit merger
 - ? Returns on investment
 - ? Capital employed
 - ? Dividends declared and paid
 - ? Earning per share etc **TCA**

Become
CCP
Certified Credit Professional
The ultimate specialist qualification in credit management
Partnership of PSCFM, Nigeria and LPCMC,UK (www.lpcredit.co.uk)
Tel: 08025314598, 08059523847 Email: cbpspfcfm@cbpspfcfm.com

The Postgraduate School of Credit and Financial Management in affiliation with London Postgraduate Credit Management College, UK, offers 16 months distance-learning admission into:

- International Certified Credit Fellow (ICCF) in Credit Management.
- International Certified Credit Associate (ICCA) in Credit Management.
- International Certified Credit Executive (ICCE) in Credit Management.

For admission, please call these numbers 080-34030160, 0703-9382418, 07055853470, 01-2645845, 8121753. Or visit PSCFM at: 35, King George V Road, 3rd floor, Onikan, Lagos Island, P.O. Box 2708, Apapa, Lagos, Nigeria. Email: cbpspfcfm@cbpspfcfm.com