



**LONDON
POSTGRADUATE
CREDIT MANAGEMENT
COLLEGE, UK**

...The Skills You Need To Go Far

Why the Global Postgraduate Specialist Fellow (GPSF) and Global Postgraduate Specialist Associate (GPSA) in Credit Management are Reserved Exclusively for Frontliners in the Credit Management Industries Worldwide

Context and Rationale

The global credit economy has evolved into a highly technical, regulated, and systemic discipline. Credit management is no longer a back-office function of lending institutions; it is the architecture of national productivity, financial inclusion, and economic stability. In this environment, the margin for error is zero. Consequently, the London Postgraduate Credit Management College (LPCMC), UK, maintains that advanced professional designations in credit management must be restricted to practitioners with verifiable frontline responsibility.

To that end, LPCMC confers two postgraduate specialist qualifications: **Global Postgraduate Specialist Fellow (GPSF) and Global Postgraduate Specialist Associate (GPSA) in Credit Management**. These are not academic degrees. They are practitioner designations reserved exclusively for individuals actively engaged at the frontline of credit origination, credit administration, credit risk governance, credit recovery, and policy within credit management industries worldwide.

The Principle of “Competence by Exposure”

Credit management is an applied science. Its mastery is not acquired solely through classroom instruction but through direct, sustained exposure to credit decisions that carry balance sheet, regulatory, and social consequences. The GPSF and GPSA frameworks are therefore structured around competence by exposure. Candidates must demonstrate current or recent responsibility for credit portfolios management, counterparty assessment, covenant design, default management, or regulatory compliance within licensed institutions.

Alignment with Global Regulatory Expectations

Basel III/IV, IFRS 9, and national statutes such as Nigeria’s NICA Act 2022, South Africa’s NCA, and the UK’s FCA Consumer Credit Sourcebook all impose personal accountability on credit professionals. Regulators increasingly demand evidence that individuals taking material credit decisions possess specialist, post-experience certification. The GPSF and GPSA meet this threshold by requiring candidates to submit a Portfolio of Professional Practice, attested by employers and subject to peer review.

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Protection of Public Interest and Market Integrity

Credit misjudgements electrocute households, destabilise banks, slow-down manufacturing and service delivery, and distort economies. By limiting GPSF and GPSA to front liners, LPCMC ensures that the designations are held only by those whose daily work impacts credit quality. This protects the public from credential inflation and preserves the integrity of the designations in global markets. A GPSF is not a theorist; a GPSF is a practitioner who has approved, declined, restructured, and recovered credit under real-world constraints.

DISTINCTION BETWEEN THE TWO DESIGNATIONS:

- **Global Postgraduate Specialist Fellow (GPSF)**

Eligibility Profile: Senior front liners; CEO, MD, ED, GM, DGM, AGM, Board Credit Committee Member, Head of Credit, Chief Risk Officer, Chief Credit Officer, Country Head of Lending, Policy Director with minimum of 8+ years direct credit leadership, among others.

Focus of Assessment: Strategic proficiency; portfolio governance, credit culture, credit policy design, systemic risk, board-level credit strategy, ethical leadership.

- **Global Postgraduate Specialist Associate (GPSA)**

Eligibility Profile: Mid-level front liners; Senior Credit Analyst, Relationship Manager, Recovery Officer, Underwriters, DEON Credit Officer with 3-7 years direct credit experience, among others.

Focus of Assessment: Technical proficiency; cash flow analysis, credit risk rating, covenant drafting, ECL modelling, regulatory returns.

GLOBAL RECOGNITION AND PROFESSIONAL CURRENCY

The GPSF and GPSA are recognised by partner statutory bodies including the National Institute of Credit Administration (NICA), chartered – Nigeria, and by employers across banking, fin-tech, development finance, trade credit, and sovereign credit guarantee institutions. The designations signify that the holder is not merely educated in credit, but entrusted with credit.

We congratulate the growing number of holders of these qualifications globally, those who recently enrolled, and others presently applying. We are happy to emphasise that credible specialist qualifications weigh heavier and carry bigger impact than the basket of other traditional professional qualifications in the same field. In an era where regulators, boards, and markets demand demonstrated competence, specialist credentials earned at the frontline are the new global benchmark.

CONCLUSION: A MATTER OF STANDARD, NOT EXCLUSION

LPCMC's policy is not elitism; it is credit risk management. In medicine, only surgeons operate. In aviation, only licensed pilots fly. In credit management, only tested front liners should carry specialist postgraduate designations that influence how capital is allocated to households, MSMEs, and nations.

Therefore, the **Global Postgraduate Specialist Fellow (GPSF) and Global Postgraduate Specialist Associate (GPSA) in Credit Management** remain exclusively available to front liners because the stakes are too high, the law is too clear, and the global economy is too fragile to do otherwise. "In credit management, theory informs, Practice decides. LPCMC credential the deciders."

Signed:

**The Academic Board, London Postgraduate Credit Management College (LPCMC), UK
In Affiliation with NICA, Chartered & Other Global Statutory Bodies**