



CRITERIA FOR SACM CERTIFICATION

Stage 1 - Entry Level

Certification - Provisional Credit Associate (PCA)

This is a designation that signals mastery of any three of the following credit-related disciplines :

1. Basic Financial Accounting
2. Credit Analysis I
3. Credit Management Principles
4. Collections Best Practices
5. Credit Information Tools

Requirements :

- A. No minimum work experience
- B. Option 1 : Minimum 'O' level or its equivalent
Option 2 : Presently working in Credit
- C. Successfully completed courses covering the required subjects at a recognized educational institution or at SACM-recognized training programmes
- D. SACM membership
- E. Approved by SACM Board of Management

* Certificates will be awarded at the Annual General Meeting

Stage 2 - Credit Professional Level

Certification - Certified Credit Professional (CCP)

This designation endorses its achievers as knowledgeable about and have contributed to the field of credit management.

Requirements :

- A. 35 Certification Points
- B. Option 1
(1) 3 years credit experience (applicant should provide résumé and/or confirmation from employer)
Option 2 :
B. (1) Successfully completed the following qualification courses :
 - a. Credit Law
 - b. Credit Analysis II
 - c. Advanced Credit Management(2) PCA
(3) Presently working in Credit
- C. SACM membership
- D. Recommended by two members of SACM
- E. Approved by SACM Board of Management

** Framed certificates will be awarded at the Annual General Meeting

Stage 3 - Credit Management Level

Certification - Certified Credit Manager (CCM)

This designation endorses its achievers as capable of managing the credit function.

Requirement :

- A. Option 1 : 70 Certification Points, 5 years credit-related experience and a recognised tertiary degree
Option 2 : 70 Certification Points, 8 years credit-related experience, at least 3 years at managerial level
Option 3 : 70 Certification Points, 5 years credit-related experience and having earned the PCA and CCP
- B. SACM membership
- C. Recommended by two members of SACM Board of Management
- D. Approved by SACM Board of Management

** Framed certificates will be awarded at the Annual General Meeting

Honorary Certified Credit Manager (Honorary CCM)

This certificate is provided as an honorary award to members who have rendered significant contributions to the cause of the SACM.

Requirement :

1. Age 55 and retired
2. Served at least 3 terms on the SACM Board of Management
3. Unanimous endorsement by the prevailing SACM Board of Management

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* non-refundable administrative fee of S\$20

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