



*Institute of
Credit Management NPC*

239-202 NPO
Reg no 1980/008634/08
VAT No: 4400218543

National Office

PO Box 10345 Edenglen 1613

Tel 011 450 3914

Email: admin@icmorg.co.za

Website: www.icmorg.com

Professional Body Credit Management-SAQA

Institute of Credit Management

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South Africans are more resilient by nature than any nation in the World, and the most resilient are our Credit Professionals.

We have lived through one of the worlds epidemics ever experienced in the history of mankind, sadly some of us have lost loved ones, experience severe bad health, lost jobs, and income.

Through all of this we have endured, we are South Africans we shall endure and survive, we are a Nation of Survivors.

The thought uppermost in our minds, is ensuring that we provide for our loved one's so that they too may have the opportunities to grow and develop themselves to see a bright new future in this beautiful country of ours South Africa.



We are going through another tough time with load shedding, increased fuel prices, the cost of living is soaring.

Now more than ever we must ensure that we use every opportunity to further our education, that not only do we retain our positions of employment, but when a vacancy comes that we are ready for that promotion.

Cape Town Durban Johannesburg

Directors: H Lawlor FICM, M Bezuidenhout MICM, N K Marutlulle MICM,
B Wedel MICM, P Davidson FICM.

There are three types of people in the World:



One who wonders what happens,



One who watches what happens,

And



One who makes things happen: let this be you.

Registrations are open for the 2nd semester of 2022

Be the first person to change your life.

The problems in the World will always be, they will just be different problems.

You can make the difference in Your World, be the Difference today.

It all starts with you making that difference.

Register now 😊