

## **About Impact Credit Guarantee Limited (ICGL)**

Impact Credit Guarantee Limited (Impact) is a wholly owned subsidiary of the Development Bank of Nigeria Plc (ICGL). Impact was set-up through a project with the World Bank to provide guarantee on loans made to eligible Micro, Small and Medium Scale Enterprises (MSMEs) and small corporates by Participating Financial Institutions (PFIs) in Nigeria.

Impact was established to drive the second mandate of ICGL which is to provide risk sharing facilities to PFIs with a view to alleviating financing constraint faced by MSMEs and small corporates in Nigeria. The magnitude of this constraint is reflected in the result 2017 National Survey of Micro, Small & Medium Enterprises which revealed the existence of 41.5million MSMEs in Nigeria, with a 49.9% contribution to the GDP. However, less than 5% of the MSMEs have access to finance, creating a financing gap of N48trillion.). Our objective is to facilitate access to finance among the Micro, Small and Medium Enterprises (MSME) through eligible PFIs in a sustainable and market-oriented way by providing credit guarantees and technical assistance to PFIs.

## **Integrated Management System**

Impact Credit Guarantee Limited also known as ICGL is committed to protecting the security of its business information in the face of incidents and unwanted events while ensuring the continuity of its business in the face of disruptive events while maintaining an excellent service delivery culture with the use of Information Technology.

ICGL is implementing an Integrated Management System (IMS) comprising of Business Continuity Management System (BCMS), Information Security Management System (ISMS) and IT Service Management System (ITSMS) that is compliant with ISO 22301:2019, ISO 27001:2013 and ISO 20000:2018 respectively.

Our commitment to Information Security, Business Continuity and Service Management shall be reflected through programs focused on Continual Improvement and reasonable compliance with: applicable regulations, industry standards and best practices, and contractual requirements, planned, integrated and consistent effects involving every element of our organization. ICGL is committed to ensure that the management system processes is integrated to the Bank's business processes.

ICGL is committed to establish an information security programme to protect and secure all information resources from internal and external threats as well as compliance to legal and regulatory requirements.

ICGL is committed to establish a business continuity program that ensures measures are taken to address business continuity risks in a timely and responsive recovery manner for continued delivery of our products and services.

ICGL is committed to providing the highest quality services, our technical competencies and range of products and services that will meet and exceed our stakeholder's expectations and needs, ICGL is committed to ensure that IT is delivering quality services and that the provision of IT services is driven by business needs and this will be regularly communicated to all staff.

## INTERNAL

To achieve these, ICGL shall establish a robust strategy to maintain effective preventive measure to Business Continuity Risks, Information Security Risk and Service Management Risk and ensure timely, responsive recovery strategies for disruptions in order to continue to deliver products and services.

Objectives and targets will be set annually in order to ensure continuous improvement throughout the organisation. These objectives and targets shall be measurable and auditable with results being fed back into system improvements.

We at Impact Credit Guarantee Limited will therefore establish and maintain a fully-fledged Integrated Management System including Information security Management system, Business Continuity Management System and Service Management System in the company that complies with national and international requirements & legislations, including those of ISO 27001:2013, ISO 22301:2019, and ISO 20000:2018. Moreover, we will continually improve our management system and its objectives to enhance our information security Management system, Business Continuity Management System and Service Management System performance through feedback from internal and external stakeholders and alignment with any applicable regulatory and statutory requirements.

This document must be stored electronically to ensure that they are easily accessible and will be communicated to all the relevant stakeholders. Document modification will be restricted to the document owner.

### **Policy Review**

This policy shall be reviewed at least annually to ensure effectiveness and continual application and relevance to the Company's business or as may be required.

### **Escalation**

All policy breaches shall be escalated to the Risk Management Department for action.

### **Policy Exceptions & Retention**

A policy exception represents a circumstance whereby an employee of ICGL knowingly deviates from a requirement of the Policy. All Policy exceptions must be approved by the MD/CEO of ICGL.

Anthony Asonye  
**Managing Director /Chief Executive Officer**