



**Source**

Microfinance Bank Limited

RC2010668

# **SOURCE MICROFINANCE BANK LIMITED**

## **Integrated Management System Policy**

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## 1. Introduction

Source Microfinance Bank (Source MFB) is committed to delivering secure, reliable, and high-quality financial services. To support this commitment, the Bank has implemented an **Integrated Management System (IMS)** that aligns with three internationally recognized standards:

1. **ISO 20000:2018** – Service Management System (SMS)
2. **ISO 27001:2022** – Information Security Management System (ISMS)
3. **ISO 22301:2019** – Business Continuity Management System (BCMS)

The IMS provides a unified framework that strengthens service delivery, protects information assets, and ensures continuity of critical operations.

## 2. Purpose of the Policy

This policy defines Source MFB's overarching commitments regarding its Integrated Management System. It establishes:

1. A framework for setting information security, service management, and business continuity objectives
2. A commitment to meeting all applicable statutory, regulatory, and contractual requirements
3. A commitment to continual improvement of the IMS

The policy is available in electronic form and is communicated to employees, stakeholders, and relevant third parties.

## 3. Policy Statement

Source MFB is committed to:



1. Preserving the **confidentiality, integrity, and availability** of information entrusted to the Bank
2. Ensuring the **continuity or immediate resumption** of critical business functions in the event of disruptions
3. Achieving and maintaining its **service management objectives** and delivering consistent value to customers
4. Upholding all obligations related to information security, service delivery, and business continuity

These commitments guide how the Bank manages information, delivers services, and protects its customers and stakeholders.

#### **4. Scope**

This policy applies to:

1. All Source MFB employees
2. Stakeholders and third parties who handle or manage the Bank's information, business processes, or services
3. Clients, contractors, consultants, and visitors whose activities fall within the defined scope of the IMS

#### **5. Integrated Management System (IMS)**

##### **5.1 Setting IMS Objectives**

Source MFB's high-level IMS objectives are defined annually and aligned with the Bank's strategic direction. These objectives:



1. Guide the development of information security, service management, and business continuity plans
2. Are reviewed annually during management review meetings
3. Are adjusted through the Bank's change management process when necessary
4. Are supported by adequate funding and resources

Objectives and associated plans are documented in the **IMS Context and Scope Document** for each financial year.

## **5.2 Commitment to Satisfying Applicable Requirements**

Source MFB's top management demonstrates its commitment to the IMS by:

1. Providing the resources required to establish, implement, maintain, and improve the ISMS, SMS, and BCMS
2. Conducting systematic annual reviews to ensure IMS objectives are being met
3. Ensuring compliance with statutory, regulatory, and contractual requirements
4. Assigning and communicating key roles and responsibilities for the IMS

The Information Security Manager, Service Management Manager, and Business Continuity Manager are responsible for:

1. Identifying, documenting, and fulfilling applicable requirements
2. Integrating business processes with the IMS
3. Ensuring compliance in the management of assets used to deliver products and services
4. Reporting performance and improvement opportunities to top management



5. Ensuring employees understand their roles and possess the required competencies

Training needs are reviewed regularly, and competency plans are maintained to ensure staff capability.

Source MFB also works with internal and external third parties in delivering products and services. Where these activities fall within the IMS scope, the Bank maintains governance by ensuring:

1. Accountability for the process
2. Performance and compliance monitoring
3. Control over process improvements

This governance is supported by contracts, meeting minutes, and performance reports.

### **5.3 Continual Improvement of the IMS**

Source MFB is committed to continually improving the effectiveness of its IMS by:

1. Enhancing processes to align with ISO 27001:2022, ISO 20000:2018, and ISO 22301:2019
2. Achieving and maintaining certification for all three standards
3. Strengthening relationships with business units supported by the IMS
4. Reviewing metrics periodically to determine whether adjustments are needed
5. Gathering improvement ideas from customers, suppliers, employees, audits, and risk assessments
6. Documenting and evaluating improvement opportunities through regular management meetings



Improvement ideas may originate from any stakeholder and are assessed by the staff member responsible for continual improvement.

## **6. Commitment to Stakeholders (What this means for You)**

Through the implementation of this Integrated Management System, Source MFB ensures:

1. Secure handling of customer information
2. Reliable and high-quality service delivery
3. Resilience and continuity of critical banking operations
4. Compliance with global best practices and regulatory expectations

This policy reflects the Bank's dedication to operational excellence, customer trust, and continuous improvement.

## **7. Policy Review**

This policy is reviewed annually or when significant changes occur to ensure continued relevance, effectiveness, and alignment with Source MFB's strategic objectives.