



The OIC Business Intelligence Centre (OBIC)

***A Report Prepared for Submission to the
42nd Meeting of the COMCEC Follow-up Committee
(12-13 May 2026, Ankara, Türkiye)***

Introduction

Considering the specific mandate of the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), as mentioned in its Articles of Agreements, "The objective of the Corporation shall be to enlarge the scope of trade transactions and the flow of investments among the Member States.", ICIEC has embarked on initiating a study on the possibility of creating an OIC Credit Information Bureau where the main goal is to enlarge the scope of intra-trade and export from member countries, and the initiative will aim to achieve the following objectives:

- a. Build a best-in-class business intelligence ecosystem development capability to serve all OIC MCs (regulatory guidelines, data collection, security, consumer/creditor rights, cross-border data flow frameworks, PPP, Industry Association, others);
- b. Develop a best-in-class business intelligence database/digital platform that covers cross-border credit registry and linked credit bureau services (OIC-wide with potential Hub & Spoke model);
- c. Provide advisory services, including capacity building to private and public stakeholders; and business communities in Member Countries across the different maturity levels to drive business/credit intelligence impact across all members.
- d. Deliver an optimal operational model with critical strategic partnerships and potential regional offices network and adoption model that serves all MCs at various maturity levels; and
- e. Establish a robust business model for the Center to ensure long-term sustainability and impact.

As a result of achieving the above-mentioned objectives, enhancing the OIC's credit information ecosystem will have a positive impact on the following:

- a. It could boost private-sector lending in the least developed OIC member states by an estimated \$670 billion annually¹. In addition, rates of non-performing loans could be reduced by 7.75 percentage points.
- b. It will boost the OIC Intra-Trade from its current level of US\$ 539 bn, representing a

¹ As per the Implementation Plan Report released in October 2021, this is based on applying credit information to private sector loan correlation evidence by a World Bank & Harvard University study of OIC countries.

19.9% share of total OIC Trade.

- c. Credit information systems boost lending by up to 50% of GDP, reduce costs substantially, and financially assimilate the 2 billion unbanked, with a noticeable impact on FDI. In 2016, OIC countries had \$ 96.3 bn in FDI (only 6.6% of global FDIs); and
- d. Other vital benefits include the financial inclusion of MSMEs, FDI growth, and Intra-OIC trade boost.

After extensive consultations with various stakeholders, ICIEC has deemed it necessary to widen the initial scope of Credit Information, to include the setting up of an OIC Business Intelligence Centre across the OIC region, tackling the deficiencies in the availability of Business Intelligence Data to enable the Decision-Making process in the public and private sector.

Chronological Progress and Resolutions Adopted

1. The 1st Concept Note of the Business Intelligence Centre (OBIC) was officially endorsed by the Senior Officials and Ministers of Trade during the 33rd Session of COMCEC (19-24 November 2017, Istanbul, Türkiye).
2. The 34th COMCEC's Follow-up Committee (08-10 May 2018, Ankara, Türkiye) took note of the Interim- Report prepared by ICIEC on the OBIC, requested the Member Countries to provide their feedback on the document by July 30th, 2018, and requested ICIEC to improve the document with the said observations and submit it to the 34th COMCEC Session.
3. Comments and inputs received from distinguished MCs and OIC organs, Türkiye, Sudan, Egypt, Brunei, and Azerbaijan, commended the ICIEC's proposal. The Interim Report provided guiding principles and technical updated information captured in the Report and Resolutions.
4. During the 34th COMCEC Ministerial Meeting (29 November 2018), the following ministerial Resolution was adopted which reads as follows:
 - 68- "Takes note with appreciation of the IDB Group's initiative called "OIC Business Intelligence Center" led by the ICIEC and requests the IDB Group, in particular the ICIEC, to start operationalization of this initiative as an OIC Program under one of the IDB Regional Hub, in close partnership with SESRIC and other relevant OIC institutions as required."
5. During the 35th Meeting of the Follow-up Committee of the COMCEC (24-25 April 2019), the following resolutions were adopted, and which read as follows:
 - 16- The Committee took note with appreciation the report submitted by the ICIEC (IDB Group) and SESRIC on "the OIC Business Intelligence Center" initiative. The Committee requested ICIEC to improve the report through conducting benchmarking study, SWOT and stakeholders' expectations analysis and preparing a strategic plan.
 - 74-The Committee took note of the progress report submitted by the ICIEC on OIC Business Intelligence Programme.

6. During the 35th Session of the COMCEC (25-28 November 2019), the following resolutions were adopted, which read as follows:
 - 70- Welcomes the mutual arrangement between IsDB Group, in particular, ICIEC and SESRIC regarding the allocation of space location and other relevant resources by SESRIC for technical instruments for the OIC Business Intelligence Programme.
 - 71-Takes note of the Report prepared by ICIEC on the OIC Business Intelligence Programme and requests the ICIEC and SESRIC to complete the technical preparations for launching the Programme at the earliest.
 - 72-Also requests ICIEC, in cooperation with SESRIC, to survey to assess the Member Countries' commercial data and credit information sharing systems to ensure the Program's operationalization is in line with the priorities and regulations of the Member Countries.

7. During the 36th Session of the COMCEC (25-26 November 2020), the following resolutions were adopted, and they read as follows:
 - 69- Takes note of the Report prepared by ICIEC on the OIC Business Intelligence Programme and requests the ICIEC and SESRIC to complete the technical preparations for launching the Programme at the earliest.
 - 70- Also requests ICIEC, in cooperation with SESRIC, to finalize the survey for assessing the commercial data and credit information sharing systems of the Member Countries to ensure the operationalization of the Programme in line with the priorities and regulations of the Member Countries and submit the outcomes to the 37th meeting of the COMCEC Follow-up Committee and 37th COMCEC Ministerial Session.

8. During the 37th Meeting of the Follow-up Committee of the COMCEC (held virtual-only 08-09 June 2021), the following resolutions were adopted regarding the OBIC:
 - 87-The Committee took note of the progress report submitted by the ICIEC with SESRIC on the OIC Business Intelligence Programme; the Committee requested the ICIEC, in collaboration with SESRIC, to complete the technical preparations for launching the Programme at the earliest.
 - 88-Taking note of the limited responses to the Questionnaire conducted by the ICIEC with SESRIC on the OIC Business Intelligence Programme, the Committee requested the ICIEC, in collaboration with the SESRIC, to continue their efforts to increase the number of responses as well as submit their assessments on the outputs of the Questionnaire to the 37th COMCEC Session.
 - 89-The Committee welcomed the proposal made by ICIEC and SESRIC for organizing capacity-building activities for potential beneficiaries of the Programme in the areas covered under the core business areas of the Programme and in collaboration with ICDT and other OIC organs.

9. During the 37th Session of the COMCEC (24-25 November 2021), the following resolutions were adopted concerning the OBIC:
 - 81- Takes note of ICIEC's efforts towards launching the OIC Business Intelligence Center (OBIC) Programme and the work and steps taken in collaboration with SESRIC towards its implementation.
 - 82- Also takes note of the Progress Report and the Implementation Plan Report prepared by ICIEC on OIC Business Intelligence Programme and requests the ICIEC

- and SESRIC to complete the technical preparations for launching the Programme at the earliest.
- 83- Also takes note of the Proposal prepared by ICIEC, SESRIC and ICDT for organizing Capacity Building Activities for potential beneficiaries of the Programme in the areas covered under the core business of the Programme and requests the ICIEC, SESRIC and ICDT to implement the Capacity Building Activities at the earliest.
10. During the 38th Meeting of the Follow-up Committee of the COMCEC (24-25 May 2022), the following resolution was adopted regarding the OBIC:
 - 90-The Committee also took note of the progress report submitted by the ICIEC on the OIC Business Intelligence Programme and requested the ICIEC, in collaboration with SESRIC, to complete the technical preparations for launching the Programme at the earliest.
 11. During the 38th Session of the COMCEC (26-29 November 2022), the following resolutions were adopted concerning the OBIC:
 - 72-Takes note of the progress and Implementation Plan Reports prepared by ICIEC on the OIC Business Intelligence Programme and requests the ICIEC and SESRIC to complete the technical preparations for launching the Programme at the earliest.
 - 73-Also takes note of the Proposal prepared by ICIEC, SESRIC, ICCIA, and ICDT for organizing Capacity Building Activities for potential beneficiaries of the Programme in the areas covered under the core business of the Programme and requests the ICIEC, SESRIC, ICDT, and ICCIA to implement the Capacity Building Activities at the earliest.
 12. During the 39th Follow-up Committee of the COMCEC (23-24 May 2023), the following resolutions were adopted concerning the OBIC:
 - 12-Recalling the relevant resolutions of the 39th COMCEC Ministerial Session, the Committee requested the ICIEC, in cooperation with SESRIC, ICDT, and ICCD, to continue their efforts to complete the technical preparations for launching the OIC Business Intelligence Programme (OBIC) and regularly submit progress reports related to the OBIC to the COMCEC Ministerial Sessions, and Follow-up Committee Meetings.
 13. During the 40th Follow-up Committee of the COMCEC (22-23 May 2024), the following resolutions were adopted concerning the OBIC:
 - 11. Taking note of the progress in the efforts towards the OIC Business Intelligence Programme, the Committee requested the ICIEC, in cooperation with SESRIC, to complete necessary technical preparations for launching the Programme.
 14. During the 40th Session of the COMCEC (01-04 November 2024), the following resolutions were adopted concerning the OBIC:
 - 17. Requests ICIEC, in collaboration with the SESRIC, ICDT, and ICCD to continue their efforts to complete the technical preparations for launching the OIC Business Intelligence Programme and submit a Progress Report to the 41st Follow-up Committee Meeting and the 41st COMCEC Ministerial Session.
 - 20. Takes note of the Progress Report submitted by the ICIEC on the OIC Business Intelligence Programme and the efforts exerted by ICIEC and its Partners for organizing two Capacity Building Programmes for the Users of the OBIC in Jeddah,

Saudi Arabia, and Istanbul, Türkiye in 2023, and also Takes note of the necessary arrangements for organizing a third Capacity Building Programme during the 4th Quarter 2024.

15. During the 41st Meeting of the COMCEC Follow-up Committee (13-14 May 2025), the following resolution was adopted concerning the OBIC:
 - 16. Recalling the relevant resolution of the 40th COMCEC Ministerial Session and taking note of the Progress Report submitted by the ICIEC on the OIC Business Intelligence Centre (OBIC) Programme, the Committee requested the ICIEC, in cooperation with SESRIC, ICDT and ICCD, to continue their efforts to complete the technical preparations for the launch of the OBIC Programme, and to regularly submit progress reports related to the OBIC to the COMCEC Ministerial Sessions and Follow-up Committee Meetings.
16. During the 41st Session of the COMCEC (01-04 November 2025), the following resolutions were adopted concerning the OBIC:
 - 23. Requests ICIEC, in cooperation with the SESRIC, ICDT, and ICCD to continue their efforts to complete the technical preparations for the launch of the OBIC Programme and to regularly submit progress reports to the COMCEC Ministerial Sessions and Follow-up Committee Meetings.
 - 20. Takes note of the Progress Report submitted by the ICIEC on the OIC Business Intelligence Program (OBIC) and the efforts exerted by ICIEC and its Partners for organizing two Capacity Building Programmes for the Users of the OBIC in Jeddah, Saudi Arabia, and Istanbul, Türkiye, in addition to a third Programme in Jakarta, Indonesia in February 2025, and also takes note of the necessary arrangements for organizing the 4th Capacity Building Programme in Morocco during the 4th Quarter 2025, to be hosted by the ICDT.

Key Milestones & Actions Taken To-date:

1. SESRIC has allocated the necessary office space on its premises to host the OBIC temporarily as an OIC Programme and hosting the OBIC Technical Team.
2. ICIEC and SESRIC have formed two Committees, i.e., the Executive Committee and the Technical Committee, under a Resolution issued on August 31, 2020, in this respect by the CEO, ICIEC, and the DG, SESRIC. The Resolution has named the members from each institution, along with Terms of Reference (ToRs) for each Committee. Both Committees held several meetings during the past few months to discuss the status of the initiative and the way forward.
3. A Questionnaire was designed by ICIEC and SESRIC as requested by Resolution No. 72 of the 35th Session, and the Questionnaire was sent out starting December 23, 2020, to 26 Public and Private entities involved in collecting and producing credit/business information located in 19 Member Countries of Tiers A and B. Despite several reminders, only a few responses have been received. They were from recipients located in 8 Countries, i.e., Kyrgyzstan, Oman, Maldives, Malaysia, Algeria, United Arab Emirates, and Saudi Arabia.

4. In response to the Resolution made by the 37th Meeting of the Follow-up Committee (held virtual-only 08-09 June 2021), requesting ICIEC, in collaboration with SESRIC, to complete the technical preparations for launching the Programme at the earliest, a detailed Implementation Plan Report was prepared by ICIEC to cover a background about the OBIC, pilot programs, governance structure, implementation strategy in addition to the funding strategy/plan. The Implementation Plan Report was submitted to the 37th Session of the COMCEC (24-25 November 2021), and for more information on the Report, the Preamble and Executive Summary of the same are attached as **ANNEX-1**.
5. As per the Resolution made by the 37th Meeting of the Follow-up Committee (held virtual-only 08-09 June 2021) regarding the implementation of a Capacity Building Programme for the Users of the OBIC, the 1st Capacity Building Programme was organized under the title: “The Role of Credit Information Sharing and Business Intelligence in supporting Trade and Investment Decisions”. The Programme was hosted by ICIEC in Jeddah, Kingdom of Saudi Arabia, during the period 20-22 March 2023. Speakers delivered the Sessions of the Programme from ICIEC, ICDT, ICDT, ICCD (formerly ICCIA), and the IsDB Institute. The Programme brought together 36 participants from 21 institutions, representing 7 business sectors and located in 11 OIC Member Countries (Chad, Senegal, Sudan, Libya, Bahrain, Saudi Arabia, Egypt, Tunisia, Jordan, Pakistan, and Türkiye).
6. Given the positive responses received during and after the 1st Capacity Building Programme organized in Jeddah in March 2023, a second version of the Programme was organized in Istanbul, Türkiye, during the period 26-28 September 2023, to witness the participation of 48 participants, coming from 22 countries and 7 business sectors. The Agenda of the Programme witnessed the addition of some new topics to cater to the requests raised by some of the participants in the survey circulated after the 1st Programme.
7. The 3rd Capacity Building Programme was organized in Jakarta, Indonesia, during the period 18-20 February 2025, and under the title: “The Role of Information Sharing and Business Intelligence in Supporting Trade and Investment Decisions”. Speakers who delivered the Technical Sessions were from the Professional Staff of ICIEC, ICDT, ICCD, and El-Sewedy Electric Co., Egypt. The event brought together 38 participants, from institutions operating in 7 business sectors, and distributed across 11 OIC Member Countries.
8. The 4th Capacity Building Programme was organized in Casablanca, Morocco, during the period 24-26 November 2025, and under the title: “The Role of Credit Information and Unique Entity Identifiers in Supporting Trade and Investment Decisions”. Speakers who delivered the Technical Sessions were from the Professional Staff of ICIEC, CCD (IsDB), ICDT, Afreximbank, and El-Sewedy Electric Co., Egypt. The event brought together 40 participants, from institutions operating in 7 business sectors, and distributed across 16 OIC Member Countries.

For details and agenda relating to the four Capacity Building Programmes, please refer to **ANNEX-2, ANNEX-3, ANNEX-4, and ANNEX-5**.

Challenges Faced & the Way Forward:

Given the challenges faced by ICIEC and its partners in securing the funding needed for establishing the 3 pilot hubs in the respective countries identified by the Implementation Plan Report, it deemed necessary to revisit the whole OBIC initiative to consider other alternatives possible. In this regard, and upon a thorough review of the Implementation Plan Report, in addition to an assessment of the outcome of the 4 capacity-building programmes organized by ICIEC and its Partners for the benefit of the potential users of the OBIC, a proposal was prepared by ICIEC to propose re-scoping the ICIEC's initiative for establishing the OIC Business Intelligence Centre (OBIC) into a credit information ecosystem development programme. The Proposal is attached as **ANNEX-6** to this report.



Annex – 1



THE ISLAMIC CORPORATION FOR
THE INSURANCE OF INVESTMENT
AND EXPORT CREDIT
Member of the Islamic Development Bank Group



STATISTICAL, ECONOMIC AND
SOCIAL RESEARCH AND TRAINING
CENTRE FOR ISLAMIC COUNTRIES

A CUTTING EDGE PLATFORM TO DRIVE ECONOMIC TRANSFORMATION

Aug Sep Oct Nov Dec

OIC BUSINESS INTELLIGENCE CENTRE (OBIC)

IMPLEMENTATION PLAN REPORT

OCTOBER 2021

CONNECTION
ANALYSIS
DATA
SEARCHING
VERIFICATION
CODING
SENDING

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1

Preamble

IDENTIFICATION SECTOR

OBJECT A-258411 MODE: STEADY
STATUS: SYSTEM OK SECTOR: STEADY



1. Preamble

- Information asymmetry between financial institutions and borrowers has been greatly reduced by the increasing proliferation of credit information systems. However, OIC area credit information systems remain far behind global standards with private credit bureau coverage in 2019 estimated at 15.5% using World Bank data in contrast to the 66.8% of the total population in the OECD.
- Based on the identified need, the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), a member of the Islamic Development Bank (IsDB) Group, had decided to evaluate creating a viable and financially sustainable **Business Intelligence Center for the OIC** that will assist with the identified need.
- The proposed **Business Intelligence Center's** concept note was officially endorsed during 33rd Session of the Standing Committee for Economic and Commercial Cooperation of the Organization of Islamic Cooperation (COMCEC), by the Senior Officials and Ministers of Trade (19-24 November 2017, Istanbul, Turkey).
- The 33rd session decided that, ICIEC was to submit an interim-report to the COMCEC Follow Up Committee so to set up a **OIC Business Intelligence Centre (OBIC)** with a possibility to create regional offices, so to globally and mutually respond to the need to have an appropriate function that addresses the deficiencies in terms of lack of reliable, predictable and strategic business intelligence.
- The COMCEC's Follow Up Committee (08-10 May 2018, Ankara, Turkey) took note of the First Interim- Report submitted by ICIEC on the OBIC and recommend to ICIEC to submit the said Interim-Report to MCs in order to enrich the document with their feedbacks by July 30, 2018.
- A feasibility report on the business case for establishing the center, was presented to the COMCEC in its 34th Session held between 26-29 November, 2018 after which it directed to start operationalizing this program as an OIC Program to be led by the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC) in close partnership with Statistical, Economic and Social Research and Training Center for Islamic Countries (SESRIC).
- During the 34th COMCEC Ministerial Meeting (29 November 2018), the following ministerial resolution was adopted, which reads as follows: *"Takes note with appreciation of the IDB Group's initiative called "OIC Business Intelligence Center" led by the ICIEC and requests the IDB Group, in particular the ICIEC, to start operationalization of this initiative as an OIC Program under one of the IDB Regional Hub, in close partnership with SESRIC and other relevant OIC institutions as required"*.
- Then, COMCEC in its 35th Session mandated ICIEC and SESRIC to complete technical preparations for the launch of OBIC.
- During the 35th Session of the COMCEC (25-28 November 2019), the following resolutions were adopted, and which read as follows:



"70- Welcomes the mutual arrangement between IsDB Group, in particular ICIEC and SESRIC regarding the allocation of space location and other relevant resources by SESRIC for technical instruments for the OIC Business Intelligence Programme."



"71-Takes note of the Report prepared by ICIEC on OIC Business Intelligence Programme and **requests** the ICIEC and SESRIC to complete the technical preparations for launching the Programme at the earliest.



"72-Also requests ICIEC in cooperation with SESRIC to conduct a survey for assessing the commercial data and credit information sharing systems of the Member Countries in order to ensure the operationalization of the Programme in line with the priorities and regulations of the Member Countries.

- The 36th Session of the COMCEC (25-26 Nov. 2020), has adopted the following resolutions:



"69- Takes note of the Report prepared by ICIEC on OIC Business Intelligence Programme and **requests** the ICIEC and SESRIC to complete the technical preparations for launching the Programme at the earliest."



"70-Also requests ICIEC in cooperation with SESRIC to finalize the survey for assessing the commercial data and credit information sharing systems of the Member Countries in order to ensure the operationalization of the Programme in line with the priorities and regulations of the Member Countries, and submit the outcome to the 37th meeting of the COMCEC Follow-up Committee and 37th COMCEC Ministerial Session.

- The 37th Meeting of the Follow-up Committee of the COMCEC (8-9 June 2021), has adopted the following resolutions:



"87- Takes note of the progress report submitted by the ICIEC on OIC Business Intelligence Program and requested the ICIEC in collaboration with SESRIC to complete the technical preparations for launching the Program at the earliest."



"88-Taking note of the limited responses to the questionnaire conducted by the ICIEC with SESRIC on OIC Business Intelligence Program, the Committee **requested** the ICIEC, in collaboration with the SESRIC, to continue their efforts to increase the number of the responses as well as submit their assessment on the outputs of the questionnaire to the 37th COMCEC Session."



"89-The Committee welcomed the proposal made by ICIEC and SESRIC for organizing capacity building activities for potential beneficiaries of the program, in the areas covered under the core business areas of the program, and in collaboration with ICDT and other OIC organs."

2

Executive Summary

2. Executive Summary

- Information asymmetry between financial institutions and borrowers has been greatly reduced by the increasing proliferation of credit information systems. However, OIC area credit information systems **remain far behind global standards** according to World Bank data with private credit bureau coverage in 2019 estimated at 15.5% of the total adult population in contrast to the 66.8% in the OECD.
- On the basis of this perceived gap, ICIEC, a member of the Islamic Development Bank (IsDB) Group, has opted to investigate the possibility of creating an OIC-wide Business Intelligence Center. COMCEC members officially endorsed the proposed Business Intelligence Center concept note on its 33rd Session and directed ICIEC to submit a feasibility report.
- The COMCEC's 34th Session, held between November 26-29, 2018, received the feasibility report, enhanced by comments on the interim report from the member countries, on the center's establishment, and directed that it be operationalized as an OIC program led by the Islamic Corporation for Investment and Export Credit (ICIEC) in collaboration with the Statistical, Economic and Social Research and Training Center for Islamic Countries (SESRIC).
- Following that, COMCEC's 35th Session instructed ICIEC and SESRIC to complete technical preparations for the launch of OBIC. The 36th COMCEC Ministerial Session asked that ICIEC and SESRIC finalize a survey of the Member Countries' systems for commercial data and credit information sharing and report the findings to the 37th COMCEC Ministerial Session.
- The COMCEC Follow-up Committee's 37th meeting took note of the progress of OBIC preparation, and asked that the ICIEC, in partnership with SESRIC, complete the technical preparations for launch as possible with report to COMCEC on its 37th Session. ICIEC and SESRIC's proposal to undertake capacity building activities for potential program recipients in conjunction with ICDT and other OIC entities was commended by the Committee.
- As determined in the earlier concluded feasibility report, an **OIC Business Intelligence Centre (OBIC)** would be established to deliver for member countries (MCs) key credit-ecosystem capacity building and cross-OIC credit intelligence delivery service. Based on the feasibility report, there are five key benefits of *OIC Business Intelligence Center (OBIC)* to OIC member countries: 1) Private sector lending boost of estimated \$220 billion to OIC economies; 2) Estimated reduction in rates of non-performing loans by 7.75 percentage points; 3) FDI boost; 4) Financial inclusion; 5) Intra-OIC trade boost
- This **OBIC Implementation Plan Report** is a follow-up to the feasibility Report already completed and it details an implementation plan that includes elaborated solution proposition, select pilot programs, with a 3-year plan covering 6 key implementation report objectives of hubs analysis, pilot program identification, communication strategy, governance structure, and funding strategy and plan. The goal of this Report is to present this actionable implementation plan gaining approval at COMCEC's 37th Standing Committee in Nov 2021, such that OBIC can fully launch by Q4 2024.
- Operationally OBIC would leverage a **Hubs and Spoke model**. With this approach, four regional groupings for Hubs and Spokes across the OIC regions, covering South & South-East Asia, MENA & Eastern Africa, Sub-Saharan Africa & Caribbean, and Central Asia & Europe are proposed. This will enable full regional credit intelligence coverage including consideration for official languages.
- **Pilot programs** with potential Hubs and Spoke MCs is the approach taken to kickstart the practical and pragmatic implementation of OBIC. Based on a mix of quantitative and qualitative analysis, 15 member countries from Credit Ecosystem Tier A, B and C were identified as high potential as OBIC Hubs. These would then also enable services across all MCs across the four regional groupings. For the Pilot programs, 3 of these MCs were proposed for initial pilot projects. However, other identified high potential Hubs and Spokes would be welcome to participate in the Pilot program.
- To enable effective Pilot Program, OBIC services were detailed out in this Report. **OBIC Solution Bundle** containing 10-service offerings has been elaborated. **In line with COMCEC Follow-up Committee's 37th**

meeting commendations, the services are grouped as part of **Capacity Building** (Strategic Advisory, Tools & Resources, Training) and as **Credit Intelligence Delivery** (Credit Registry Infrastructure, Cross-OIC Credit Registry) services.

- In terms of **governance**, a proposed OBIC management, business development, marketing and technological resources are proposed and will be overseen by an executive board consisting of stakeholders from MCs, ICIEC, SESRIC and ICDT.
- OBIC will follow a **6-stage operational model**. In the 1st stage, database will be formed, followed by user acquisition in the 2nd stage. In the 3rd stage, data diversification takes place, and in 4th, user diversification will be progress, which will lead to database maturity in the 5th stage. This will enable service expansion to take place in the 6th stage. For effective **operations**, based on global best practices for regional credit intelligence centers, a working group was proposed to facilitate the initiation of OBIC.
- With regards to **OBIC's launch implementation and phasing strategy**, a 3-phased work plan was proposed. **In Phase 1 (November 2021 to November 2022)**, the focus will be on funding and starting up pilot projects from the shortlist prioritized potential OBIC hubs. Subsequently, in **Phase 2 (December 2022 to November 2023)** the focus will be more on finalizing the hubs, the main composition of OBIC, along with an extended drive to secure the funding if not met in Phase 1. **For Phase 3 (December 2023 to November 2024)**, the focus will be creation of a database for credit bureaus, testing and deploying of registry technology system, credit reporting events for OBIC and for the credit providers of the countries, and producing a manual of procedures for the operation of the registry and a user guide for end users culminating in OBIC official launch.
- **Investment needed in establishing** OBIC is estimated at \$7.97 million to be secured across a two-year period, \$4.24 million of which will be needed to build a robust, scalable database, and with \$3.73 million to sustain operations in the first five years. The center is expected to generate an operating profit in year 6 and revenue reaching \$4.40 million by Year 6, ramping up following the launch of the cross-OIC platform in Year 1, which is projected to reach 1,500 users within five years of launch and represent 30% of revenues by year 5.
- **Financing source** for OBIC can come from host countries on from Phase 1 pilot projects or subsequent

Phase 2 efforts on a clear Pilot Project fee basis where part of the total costs of project financing are covered in exchange for OBIC services for a discount. Additionally, IsDB and OIC member countries investment capital as shares in OBIC could also be structured.

- **OBIC's success** will depend on identifying the project's champions who will pioneer the project, coming to an agreement on a plan that is well-defined based on professional guidance and executing it regularly, a strong legal and regulatory to properly implement OBIC financing and consulting services, taking advantage of advances in data collection, dissemination, and analysis based on sophisticated technology, and most importantly, solid cooperation to build a strong technological foundation.



Annex – 2

Participants Countries & Sectors

11
Countries

7
Sectors

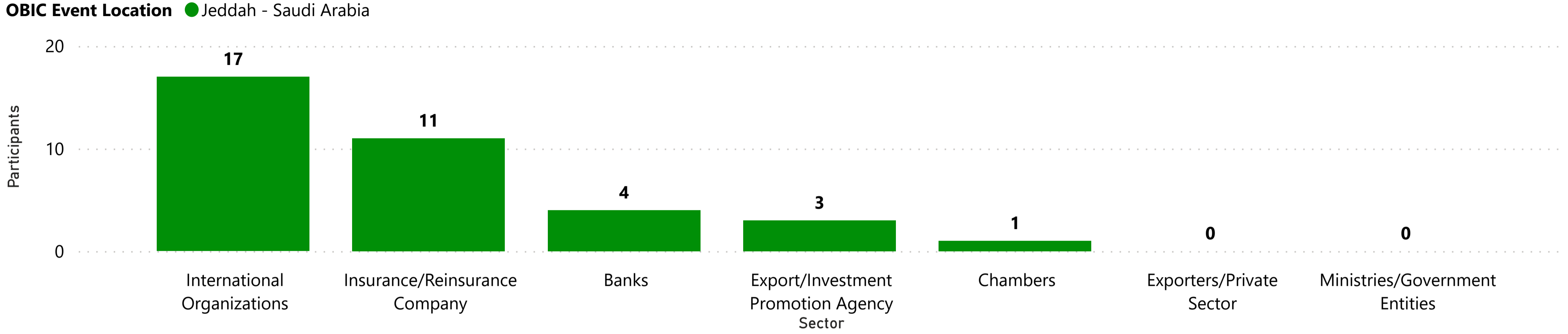
36
Participants

OBIC Event Location

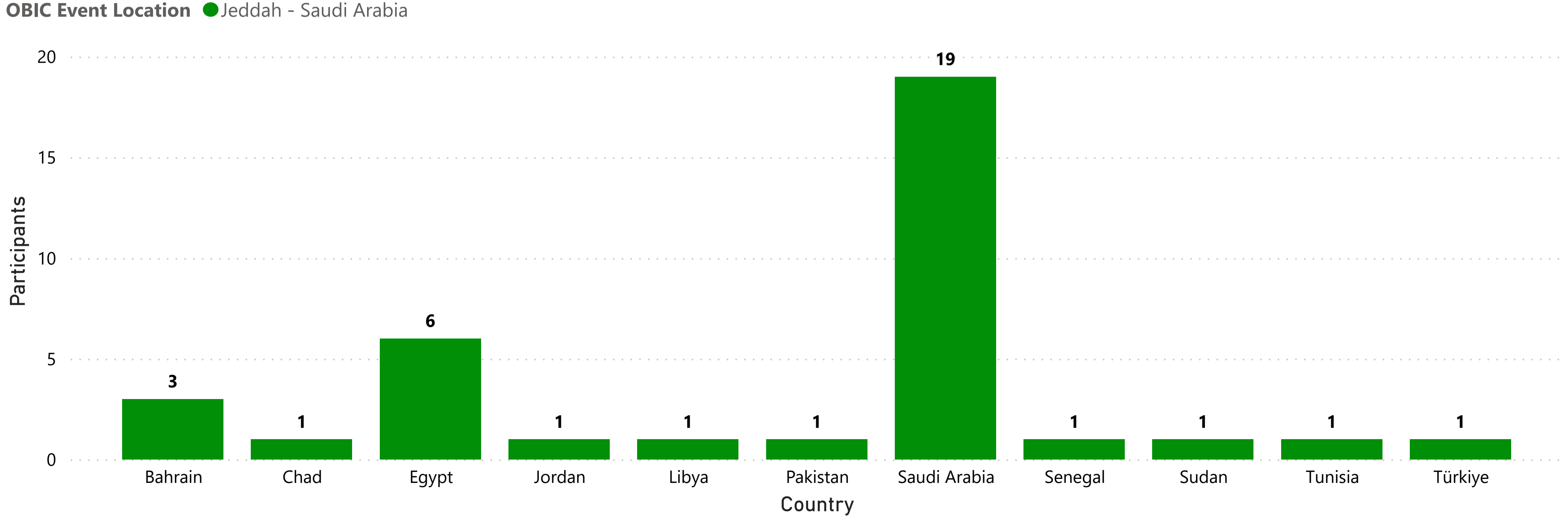
Istanbul - Turkiye

Jeddah - Saudi Arabia

Sectors Distribution of Participants



Countries Distribution of Participants



Countries & Sectors

Names & Countries

Objectives & Learning Outcomes

Content

The Speakers

Logistics & Facilities

Overall Rating & Notes

**OIC Business Intelligence
Centre (OBIC)**

**Role of Credit
Information Sharing &
Business Intelligence
in Supporting Trade &
Investment Decisions**

**(A Capacity-Building Programme for
Users of the OBIC)**

20-22 March 2023

**Building No. 1, IsDB Complex, Jeddah,
Kingdom of Saudi Arabia**

PARTNERS:



**Role of Credit Information Sharing & Business
Intelligence in Supporting Trade & Investment Decisions**
(A Capacity-Building Programme for Users of the OBIC)

Draft Programme

Day One: 20 March 2023

Opening Session:

Time		Subject
11:00	11:05	Recitation from Holy Quran
11:05	11:30	Opening Remarks: Oussama Kaissi, CEO, ICIEC
11:30	12:30	Presentation on the OBIC
12:30	12:45	Questions & Answers
12:45	14:00	Prayer Time & Lunch

PARTNERS:



Day Two: 21 March 2023

Session One:

Theme of the Session: The Role of Business Intelligence & Digital Transformation in Supporting Business Decisions.

Time		Subject
09:00	10:15	Fundamentals of Business Intelligence
10:15	11:15	Digital Transformation for SMEs
11:15	11:30	Coffee Break

Session Two:

Theme of the Session: Credit Information and the Importance of Information Sharing.

Time		Subject
11:30	12:15	Credit Reporting and Sources of Information – Credit Reporting Agency Perspective
12:15	12:45	Importance of Information Sharing: The Example of the AMAN Union Database
12:45	13:45	Prayer Time & Lunch

Session Three:

The theme of the Session: Efficient utilization of Statistical Sources of Information on Credit, Trade, and Investment.

Time		Subject
13:45	14:45	The Importance of Intra-Trade Data Analysis for OIC MCs Economic Integration
14:45	15:45	Efficient Utilization of Statistical Resources of Trade & Investment Information

PARTNERS:



Day Three: 22 March 2023

Session Three:

The theme of the Session: Efficient utilization of Statistical Sources of Information on Trade and Investment (Continued)

Time		Subject
09:30	10:15	An Introduction to Collection and Analysis of Investment Data.
10:15	11:00	Investment Outlook in the OIC Member Countries
11:00	11:30	Distribution of Certificates and Group Photo
11:30	12:15	Global Legal Regimes Impacting Data Sharing and Privacy Practices: OBIC In Perspective".
12:15	13:15	Prayer Time, Lunch and Closing of Programme

PARTNERS:





Annex – 3

Participants Countries & Sectors

22
Countries

7
Sectors

48
Participants

OBIC Event Location

Istanbul - Turkiye

Jeddah - Saudi Arabia

Countries & Sectors

Names & Countries

Objectives & Learning Outcomes

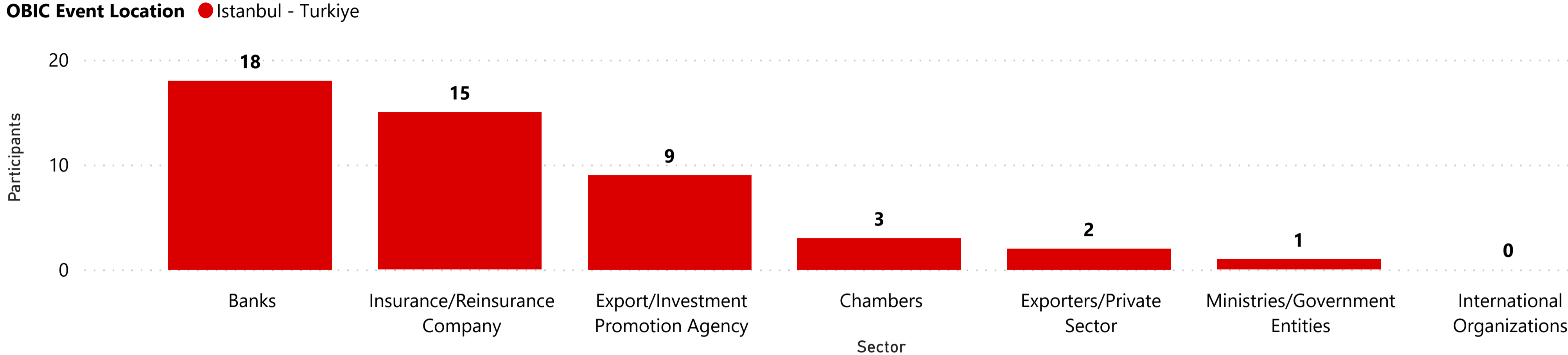
Content

The Speakers

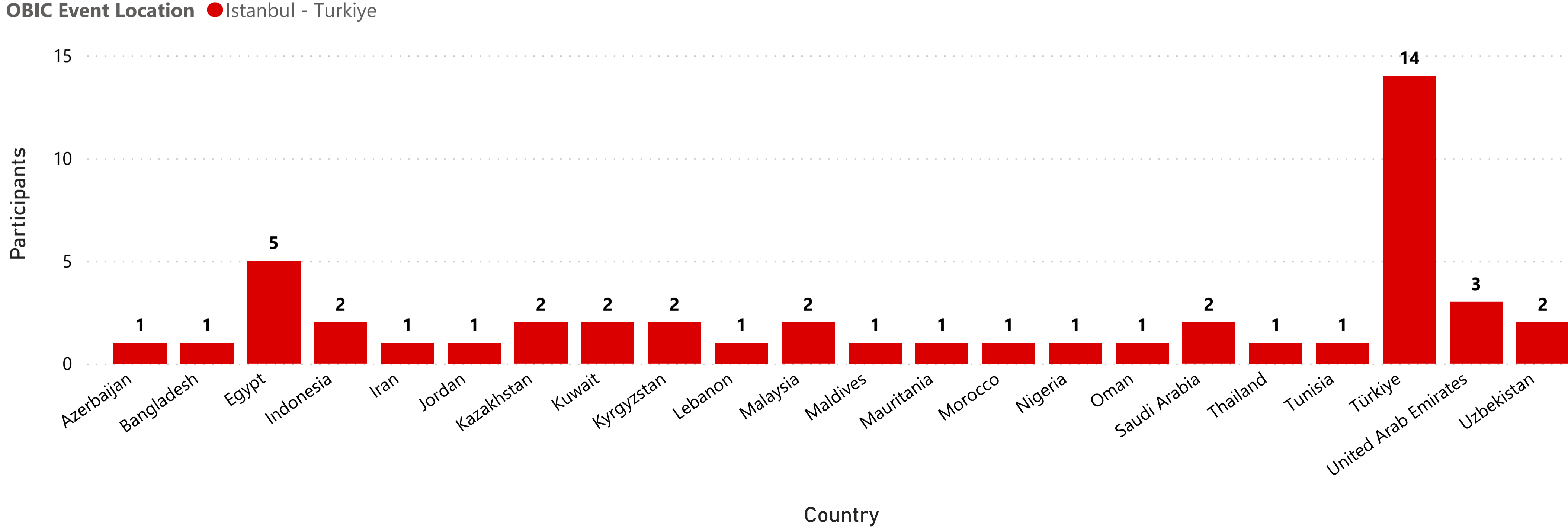
Logistics & Facilities

Overall Rating & Notes

Sectors Distribution of Participants



Countries Distribution of Participants



A Cutting-Edge Platform to Drive
Economic Transformation

▶ **OIC
BUSINESS
INTELLIGENCE
CENTRE
(OBIC)**



▶ **Role of Information Sharing & Business
Intelligence in Supporting
Trade & Investment Decisions**

**A Capacity-Building Programme for
Users of the OBIC**



26-28 September 2023



**Hilton Istanbul Maslak
Istanbul, Türkiye**

PARTNERS & SPONSORS



Programme



Day One: 26 September 2023



Opening Session:

09:30	09:35	Recitation from the Holy Quran
09:35	10:15	Opening Speeches: <ul style="list-style-type: none">• ICIEC• IsDB Regional Hub Istanbul• Participation Banks Association of Turkey (TKBB)• COMCEC Coordination Office (CCO)
10:15	11:15	Presentation and Video on “the OIC Business Intelligence Centre (OBIC)”
11:15	11:45	Coffee Break
11:45	13:00	Panel Discussion: “How Digitalization and Business Intelligence Can Support Trade and Investment”
13:00	14:00	Prayer Time and Lunch
14:30	21:30	Social Programme



Day Two: 27 September 2023



Session One:

Theme: The Role of Business Intelligence & Digital Transformation in Supporting Business Decisions

09:30	09:45	Fundamentals of Business Intelligence A Presentation by ICIEC
09:45	10:30	Digital Transformation Roadmap for SMEs A Presentation by ICCIA
10:30	10:45	Coffee Break
10:45	11:30	Digitalization of Investment Promotion Services A Presentation by CCD/IsDB



Session Two:

Theme: Credit Information and the Importance of Information Sharing

11:30	12:15	Credit Reporting and Sources of Information: Credit Reporting Agency Perspective A Presentation by Creditreform
12:15	12:30	Coffee Break
12:30	13:15	Importance of Information Sharing: The Example of the AMAN Union Database A Presentation by ICIEC
13:15	14:30	Prayer Time & Lunch
14:30	15:15	The Role of Digital IDs and e-KYC Registries in Financial Inclusion and Trade Promotion: The Experience of Afrieximbank in Creating the MANSA Digital Platform A Presentation by Afrieximbank



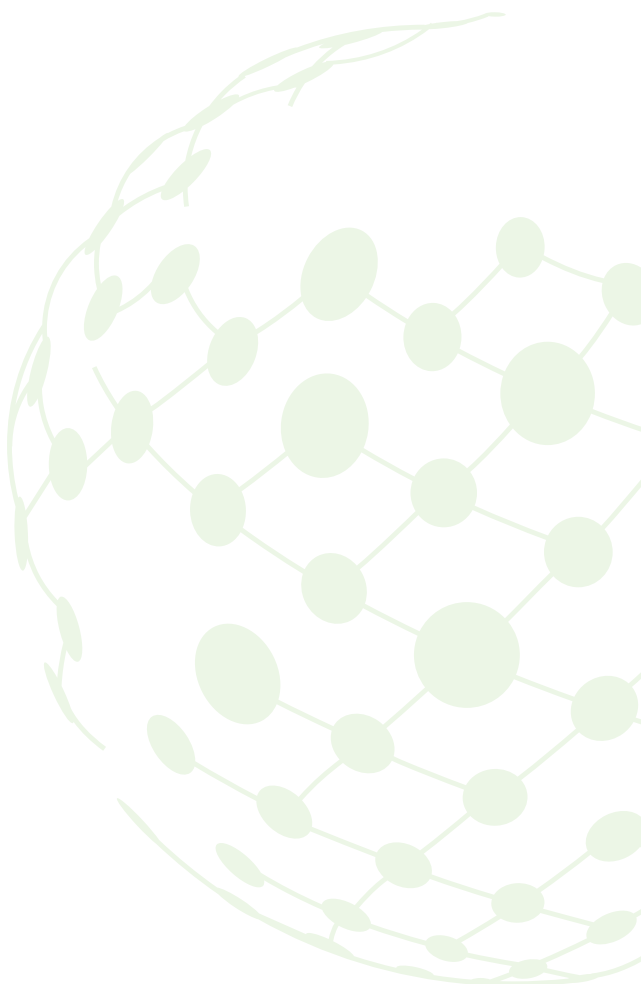
Day Three: 28 September 2023



Session Three:

Theme: Efficient utilization of Statistical Sources of Information on Credit, Trade, and Investment.

09:30	10:15	An Introduction to Collection and Analysis of Investment Data. A Presentation by SESRIC
10:15	11:00	Investment Outlook in the OIC Member Countries A Presentation by SESRIC
11:15	11:30	Coffee Break
11:30	12:45	Efficient Utilization of Statistical Resources of Trade & Investment Information A Presentation by ICDT
12:45	13:45	Distribution of Certificates and Group Photo
13:45	15:00	Prayer Time, Lunch, and Closing of Programme



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Annex – 4



Participants Countries & Sectors

11
Countries

7
Sectors

38
Event(s) Participants

27
Event(s) Evaluation Responders

OBIC Event Location

1 - Jeddah, Saudi Arabia

2 - Istanbul, Turkiye

3 - Jakarta, Indonesia

Countries & Sectors

Names & Countries

Objectives & Learning Outcomes

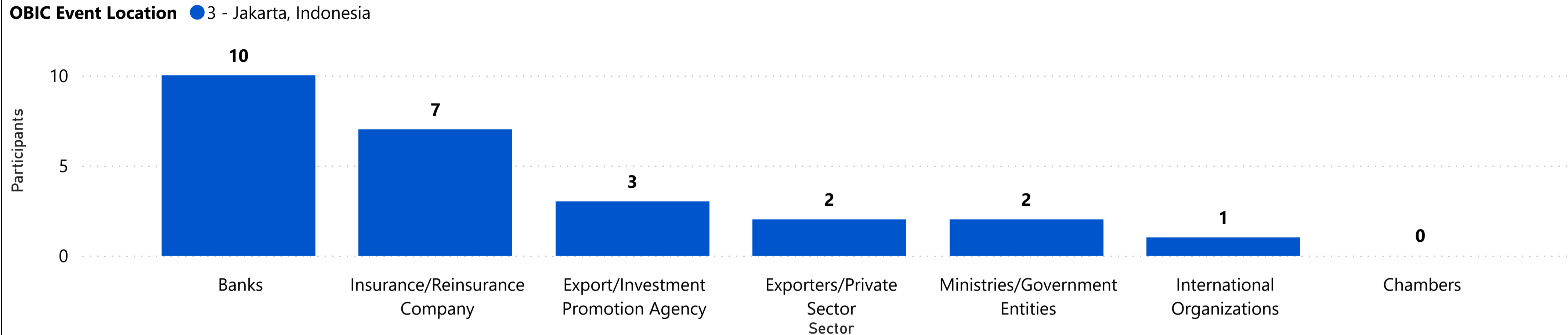
Content

The Speakers

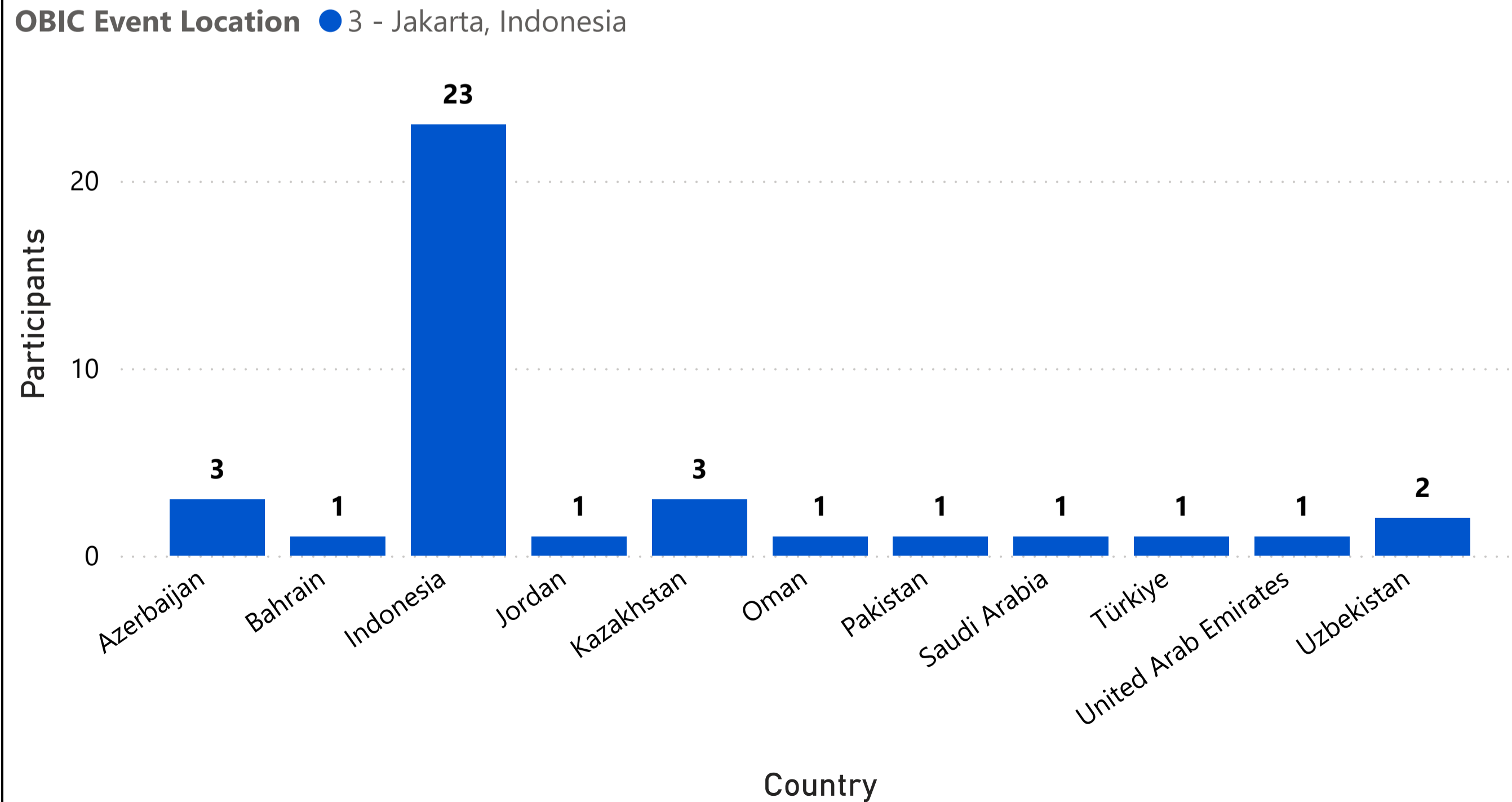
Logistics & Facilities

Overall Rating & Notes

Sectors Distribution of Participants



Countries Distribution of Participants



Countries Distribution of Participants



A Cutting-Edge Platform to Drive
Economic Transformation

**OIC
BUSINESS
INTELLIGENCE
CENTRE
(OBIC)**



▶ Role of Information Sharing & Business Intelligence in Supporting Trade & Investment Decisions

A Capacity-Building Programme for Users of the OBIC



18-20 February 2025



Le Méridien Jakarta
Jalan Jenderal Sudirman,
Kav 18 - 20, Jakarta, 10220,
Indonesia

PARTNERS





Day One: 18 February 2025



Opening Session:

09:00	09:05	Recitation from the Holy Quran
09:05	09:45	<ul style="list-style-type: none">• Opening Speeches:• Dr. Khalid Khalafalla - The CEO, the Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC)• Mr. Yerzhan Jalmukhanov, the Officer in Charge, IsDB Regional Hub Indonesia• Mr. Maqin U. Norhadi - Managing Director of Business Development, Indonesia Eximbank• Mr. Achmad Sudiyar Dalimunthe - Chief Executive Officer, PT Asuransi Asei Indonesia
09:45	10:20	Presentation and Video on: The OIC Business Intelligence Centre (OBIC) Mr. Mohamad Ali El-Cheikh, ICIEC
10:20	10:35	Coffee Break
10:35	11:15	Presentation: The Importance of Information and Knowledge Sharing for Trade and Investment Dr. Cem Tintin, IsDB Regional Hub Paramaribo
11:15	13:00	Prayer Time and Lunch
14:30	21:30	Social Programme



Day Two: 19 February 2025



Session One:

Theme: The Role of Business Intelligence & Digital Transformation in Supporting Business Decisions

09:00	09:45	Fundamentals of Business Intelligence Mr. Mohamad El Sayed, ICIEC
09:45	10:30	Digital Transformation Roadmap for SMEs Mr. Talha Ahmed Shaikh, ICCD
10:30	10:45	Coffee Break
10:45	11:30	Digitalization of Investment Promotion Services Ms. Afrah Khalifa, Country Programs Directorate, IsDB



Session Two:

Theme: Credit Information and the Importance of Information Sharing

11:30	12:15	Credit Reporting and Sources of Information: Credit Reporting Agency Perspective Mr. Bimar Antariksa, CRIF Indonesia
12:15	13:30	Prayer Time & Lunch
13:30	14:15	Importance of Information Sharing: The Example of the AMAN Union Database Mr. Al-Tayeb Fadlallah, ICIEC
14:15	14:30	Coffee Break
14:30	15:15	Strategic Market Entry: The Role of Credit Information in Export Expansion Mr. Ahmed Samir, Elsewedy Electric



Day Three: 20 February 2025



Session Three:

Theme: Efficient utilization of Statistical Sources of Information on Credit, Trade, and Investment.

09:00	10:00	An Introduction to Collection and Analysis of Investment Data <i>Dr. Cem Tintin, IsDB Regional Hub Paramaribo</i>
10:00	11:00	Investment Outlook in the OIC Member Countries <i>Dr. Cem Tintin, IsDB Regional Hub Paramaribo</i>
11:00	11:15	Coffee Break
11:15	12:15	Efficient Utilization of Statistical Resources of Trade & Investment Information <i>Mr. Charif El Hamraoui, ICDT</i>
12:15	13:15	Distribution of Certificates and Group Photo
13:15	15:00	Prayer Time, Lunch, and Closing of Programme



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Annex – 5



A Cutting-Edge Platform to Drive
Economic Transformation

**OIC
BUSINESS
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CENTRE
(OBIC)**



**The Role of Credit Information and Unique
Entity Identifiers in Supporting Trade &
Investment Decisions**

**THE 4TH CAPACITY-BUILDING PROGRAMME
FOR THE USERS OF THE OBIC**



24-26 November 2025



Casablanca, Morocco

Programme Agenda

ENG (English is the Language of All Discussions and Presentations)



Day One: 24 November 2025



Opening Session:

08:30	09:00	Registration
09:00	09:45	<ul style="list-style-type: none">Recitation of Verses from the Holy Quran, followed by Speeches by:The Representative of the ICDTThe Manager, IsDB Regional Hub in RabatThe Representative of the CCD, IsDBThe Representative of the AfreximbankThe Representative of SMAEXGroup Photo
09:45	10:30	The Role of Business Intelligence in Supporting Credit Information Ecosystems: The Example of the OIC Business Intelligence Centre (OBIC) Mr. Mohamad Ali El-Chiekh, ICIEC
10:30	10:45	Coffee Break and Networking



Opening Session:

Panel Discussion: "From Data to Informed Decisions: Unlocking the Power of Reliable Credit Information"

10:45	10:55	Opening by Moderator
10:55	12:15	Experience in Using Credit Information for Decision-making - Interventions by Panelists: <ul style="list-style-type: none">EconomistCredit information AgencyInvestment Promotion AgencyExport Credit Agency
12:15	13:00	Questions & Answers and Closing of Opening Session
13:00	14:30	Lunch Break and Prayer
16:30	21:30	Social Programme and Dinner*

* Social Programme: To initiate and enhance networking among the participants, and accordingly raise the interaction during the Technical Sessions, a Social Programme is planned for the Participants and Speakers as part of the agenda, to include visiting the main places in the host city.



Day Two: 25 November 2025

Theme of the Day:

How Credit Information Could Impact Trade and Investment Decisions



Session One:

Credit Information Features

09:00	09:30	Fundamentals of Business Intelligence Mr. Mohamad El Sayed, ICIEC (Virtual)
09:30	10:00	The Importance of Information and Knowledge Sharing for Trade & Investment Dr. Cem Tintin, IsDB Regional Hub
10:00	10:30	Africa Trade Gateway (ATG) Gamuchirai Moyo, Afreximbank
10:30	10:45	Coffee Break



Session Two:

The Impact of Credit Information on Credit and Investment Decisions

10:45	11:30	The Role of Credit Information in Enhancing Credit Assessment, Reducing Credit Default Risks, and Maximizing Debt Recoveries Mr. Ahmed Madkor, Recovery Advisors (Virtual)
11:30	12:30	Facilitating Cross-Border Trade and Investment: The Tunisian Experience in the Arab-African Context: <ul style="list-style-type: none">• Presentation by FIPA• Presentation by TIA
12:30	12:45	Coffee Break
12:45	13:15	Strategic Market Entry: The Role of Credit Information in Export Expansion Mr. Ahmed Samir, Elsewedy Electric, Egypt
13:15	13:45	Importance of Credit Information Sharing: The Example of the AMAN Union Database Mr. Al-Tayeb Fadlallah, ICIEC
13:45	15:00	Lunch and Prayers



Day Three: 26 November 2025

Theme of the Day: The Role of Unique Entity Identifiers and Common Information Databases in Supporting Trade and Investment Decisions



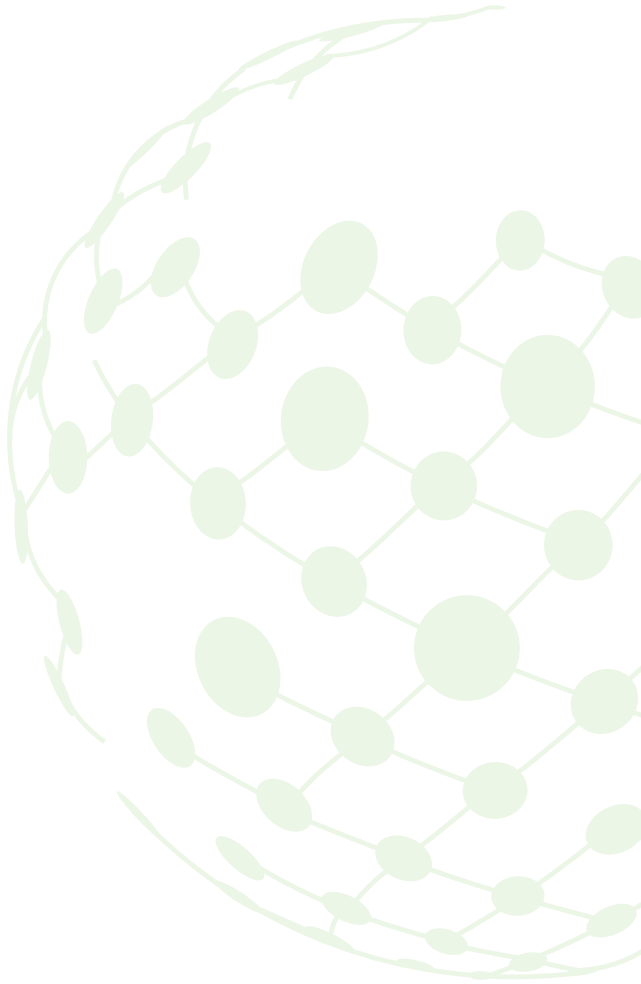
Session One:


09:00	09:45	The Role of Unique Entity Identifiers in Supporting Trade & Investment Decisions the Africa Entity Identifier and Legal Entity Identifier Examples – MANSA and GLEIF Gamuchirai Moyo, Afreximbank
09:45	11:15	Experiences and Success Stories on the Role of Credit Information in Strengthening Financing Solutions for Women Empowerment in Africa: Presentations by: <ul style="list-style-type: none">• Continental Network of Women in Business Associations of Africa (CONWOBAA)• Enat Bank• Center for Accelerated Women's Economic Empowerment (CAWEE)
11:15	11:30	Coffee Break




Session Two:

11:30	12:15	Efficient Utilization of Statistical Sources of Information on Trade and Investment Mr. Charif El Hamraoui, ICDDT
12:15	12:30	Coffee Break
12:30	13:00	Empowering Investment Promotion Agencies through Credit and Business Information: Enhancing Investment Attraction and Risk Management Mr. Mohamad Bukhari, IsDB
13:00	13:45	An Introduction to Collection and Analysis of Investment Data Dr. Cem Tintin, IsDB Regional Hub
13:45	14:30	Closing Ceremony and Distribution of Certificates
13:45	16:00	Lunch and Prayers



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Annex – 6





A Proposal for:

**Re-scoping the OIC Business Intelligence Centre (OBIC) into
a Credit Information Ecosystem Development Programme
(CIDP)**

Enabling Smarter and Informed Credit and Investment Decisions

A Proposal for:

**Re-scoping the OIC Business Intelligence Centre (OBIC)
into a Credit Information Ecosystem Development
Programme (CIDP)**

Enabling Smarter and Informed Credit and Investment Decisions

1. Introduction & Strategic Context

The Member Countries of the Organization of Islamic Cooperation (OIC) face a persistent structural constraint in achieving inclusive economic growth, expanding trade, and attracting investment namely, the limited availability and quality of credit information systems. Current data indicates that credit bureau coverage across OIC countries stands at approximately 15.5% of the adult population, compared to 66.8% in OECD economies, significantly constraining access to finance, particularly for SMEs, and limiting the effectiveness of risk assessment frameworks.

To address this challenge, and from within its mandates, ICIEC submitted a Concept Note to the Senior Officials and Ministers of Trade during the 33rd Session of COMCEC (19-24 November 2017, Istanbul, Türkiye, proposing the establishment of an OIC-wide Business Intelligence Centre (OBIC). The Concept Note was officially endorsed by the Meeting, in addition to the consequent resolutions adopted by the 34th COMCEC Ministerial Session (29 November 2018), where the OBIC was considered and conceived as a shared strategic vision to strengthen trade, investment, and financing across OIC Member Countries through enhanced credit intelligence and data-driven decision-making. To proceed further with the implementation of the initiative, ICIEC prepared an Implementation Plan Report in October 2021, and it was submitted to the 37th Session of the COMCEC (24-25 November 2021).

Despite the strong strategic rationale and development impact outlined in the Implementation Plan Report, the current financial realities present significant constraints that limit the feasibility of proceeding with the project at this stage, with its proposed scope and business model, as the Report clearly indicates that the establishment of the OBIC requires an estimated investment of approximately USD 7.79 million over an initial period of two years, including a substantial upfront costs for building a the technological infrastructure and sustaining early stage operations.

In the absence of secured and committed funding resources, whether from member countries, or other development partners, the financial risk associated with initiating the Centre remains high. Furthermore, the projected revenue generation is only expected to materialize in later years of operation, implying a prolonged period of financial exposure without guaranteed returns. Accordingly, this creates an additional pressure on ICIEC and its partners.

Moreover, the Implementation Plan Report itself emphasizes the critical importance of sustained funding across multiple phases, including the establishment of pilot hubs, technological deployment, and capacity-building programmes. In case no adequate financial backing was made available, there is a substantial risk of incomplete implementation, reduced impact, or reputational consequences for the institutions involved.

Accordingly, and while the strong belief that the OBIC initiative remains strategically valuable and aligned with long-term development objectives, it is both prudent and necessary

to revisit the initiative in terms of objectives and scope, taking into consideration the above-mentioned constraints and challenges, and come out with an alternative strategic solution.

2. The Proposed Approach: A Phased Pathway to Re-scope OBIC

This proposal introduces a Credit Information Ecosystem Development Programme (CIDP), an approach designed as a phased, enabling mechanism that re-scopes the OBIC, strengthens national credit ecosystems, builds institutional capacity, enhances data availability and quality, and integrates credit information into financing and risk mitigation frameworks.

CIDP is designed as a service-led, decentralized program that focuses on:

- Strengthening national credit information ecosystems (legal, regulatory, and institutional frameworks).
- Providing targeted capacity-building for regulators, financial institutions, and SMEs.
- Delivering advisory services to support credit risk assessment and data-driven financing decisions.
- Linking credit information systems to risk mitigation instruments, including trade credit insurance and political risk insurance, in alignment with ICIEC's mandate.

Through this approach, CIDP is expected to deliver an early, measurable economic impact, including:

- Increased private sector lending and improved SME access to finance.
- Reduction in non-performing loan (NPL) ratios through better risk assessment.
- Enhanced investor confidence and increased Foreign Direct Investment (FDI).
- Strengthened intra-OIC trade through improved credit transparency and cross-border trust.

Importantly, CIDP offers a lower-cost, lower-risk implementation model compared to OBIC, with the ability to generate early-stage revenue streams through advisory and capacity-building services. It also allows for progressive scaling, beginning with pilot implementations in 4 Member Countries and expanding regionally to 8, based on demonstrated success.

The proposed phased approach ensures that Member Countries will achieve sufficient credit ecosystem maturity, regulatory alignment, and data readiness to support a sustainable and impactful regional solution.

3. Key Components of CIDP

CIDP will build on the success achieved by ICIEC and its Partners in organizing 4 successful capacity-building programmes in Jeddah and Istanbul in 2023, Jakarta and Morocco in 2025. The events were attended by participants from several OIC countries, with technical sessions covering areas relating to the impact of credit information on decision-making in trade and investment. Accordingly, CIDP will focus on the following four core areas:

3.1. Credit Ecosystem Development:

This is intended to support Member Countries in strengthening their legal, regulatory, and institutional frameworks, in addition to enhancing credit reporting systems and data infrastructure.

3.2. Capacity-Building and Knowledge Transfer:

This will provide training for potential users, professional staff at regulating bodies, financial institutions, and private sector stakeholders, in addition to development of tools and guidelines for effective use of credit information.

Technical sessions will aim at providing the necessary awareness about the importance of credit information for decision-making, in addition to linking that to different operational areas of the institutions sending their Staff to attend the capacity-building programmes to be organized by CIDP.

3.3. Advisory Services for Trade and Investment:

This will be directed to support financial institutions and businesses in improving credit risk assessment skills, and to facilitating better access to finance, particularly for SMEs.

3.4. Integration with Risk Mitigation Tools:

CIDP will link credit information systems with providers of products and solutions in the areas of trade credit insurance, political risk insurance, and trade finance guarantees.

This integration directly supports ICIEC's mandate and enhances the effectiveness of financing and investment decisions.

4. Implementation Approach

CIDP will be implemented through a phased and scalable model, covering the following phases:

Phase One (2026-2028): Implementation

- Complete arrangements with current and potential partners to mobilize resources and design content of programmes.
- Start by organizing 4 events in Member Countries to be selected on regional distribution, and requests received to host the events.
- Deliver pilot and targeted advisory services, capacity-building programmes, and ecosystem strengthening.

Phase Two (2028-2030): Expansion

- Scale of Phase One to additional Member Countries.

5. Financial Considerations

The proposed approach adopts a low-risk, cost-efficient financial model, characterized by:

- Limited upfront investment requirements.
- Blended financing (institutional funding, donations, sponsorship of events and programmes, technical assistance grants, partnerships, and service-based revenues).
- Early generation of measurable impact and value.

This contrasts with a capital-intensive model and ensures:

- Greater financial sustainability.
- Reduced implementation risk.
- Flexibility to scale based on demand and readiness.

To enable ICIEC and its Partners to overcome the challenges related to financing the implementation of CIDP, the Proposal will target mobilizing resources from ICIEC and its Partners, in addition to utilizing any opportunities for technical assistance or grants from international institutions who are running similar projects, i.e. the World Bank Credit Reporting Initiative. This is in addition to utilizing the services of Professionals and Expert speakers from Partner institutions to deliver the technical sessions of the Programme.

6. Institutional Alignment

CIDP is designed to align and strengthen the mandates of existing institutions and potential partners:

- **ICIEC:** To lead the Programme, integrate risk mitigation tools, in accordance with Article 5 (1) of its Articles of Agreement which defines enlarging the scope of trade transactions of Member States and to encourage the flow of investments to Member States among the objectives for establishing the Corporation.
- **IsDB Group and its Affiliates:** The Programme will contribute to supporting their programmes related to trade and investment finance.
- **COMCEC/OIC:** Services relating to capacity-building, knowledge development, strategic oversight, and policy coordination are crucial for supporting the objectives of COMEC/OIC in increasing the volume of OIC intra-trade and investments.
- **OIC Member Countries:** enhancing credit information ecosystems and creating awareness about the importance of reliable credit information.
- **Other Potential Partners:** forging strategic partnerships and alliances, in addition to easy access to reliable and comprehensive credit information.

This alignment ensures:

- Clear roles and responsibilities.
- Strong ownership at both regional and national levels.
- Effective coordination across stakeholders.

7. Expected Impact

Since the CIDP is planned to be implemented in Short-Term, Medium and Long-Term, it is expected to deliver the following deliverables by the end of each Term:

Short-Term Impact:

- Improved access to finance for SMEs.
- Strengthened credit information systems.
- Increased use of risk mitigation tools.

Medium and Long-Term Impact:

- Increased private sector lending.
- Reduced non-performing loans (NPLs) ratios.
- Enhanced trade and investment flows.

8. Strategic Comparison: OBIC vs CIDP

The Table below provides a short comparison between the OBIC Model and the CIDP Model, covering several dimensions, and the comparison supports the importance of launching the CIDP, compared to that of OBIC.

Dimension	OBIC Model	CIDP Model
Investment	High upfront capital	Low, phased investment
Time to Impact	Long (5–6 years)	Short (1–2 years)
Complexity	High (cross-border)	Moderate (country-level)
Risk	High execution risk	Lower, scalable risk

9. Recommendations:

1. To approve the launch of CIDP as a re-scoping Programme for the OIC Business Intelligence Centre.
2. To Mandate ICIEC to lead CIDP implementation, in collaboration with SESRIC, ICDT, ICCD, and any other OIC institutions, or external partners that express interest in joining the Project.
