

BUSINESS MODEL

OUR CAPITALS

FINANCIAL

Our source of funds is derived from other liability instruments, operations and equity to run our business and fund our growth and operational activities.

Share Capital: RM1.6 billion

HUMAN

We invest in the development of our people, provide them with the environment to grow. We want our people to drive execution excellence in implementing CGC strategic initiatives and capitalising on opportunities to provide solutions to enhance the viability of MSMEs.

Total No. of Employees: 559

SOCIAL AND RELATIONSHIPS

Social Capital is the relationship we build with our stakeholders including the communities within which we operate with our unique client centred culture. We create an enabling environment for all our stakeholders, integrate their needs into our business process and deliver on our commitments, creating long-term value and collective growth.

INTELLECTUAL

We see intellectual capital as those intangibles that provide competitive advantage. These include intellectual property, such as patents, copyrights, software and organisational systems, procedures and protocols. It also includes the intangibles that are associated with the brand and reputation that we have developed.

...ENABLE OUR BUSINESS ACTIVITIES

FINANCING

- We provide guarantees to strengthen the credit profile of MSME's financing with financial institutions
- We offer financing for business start-ups, women entrepreneurs, Bumiputera financing, financing to expand and grow business and contract financing
- We provide Malaysia's 1st SME Financing/Loan Referral Platform through imSME

SUPPORT

- We offer Credit Information and Credit Rating Services, assisting MSMEs to build a credit history and track record
- We forge strategic alliances with relevant agencies and trade associations in an effort to reach out to the MSMEs
- We provide Developmental Programmes encompassing Mentoring Programmes, Market Access and Cross Border Initiatives

SUSTAIN

- We maintain, optimise and invest in our operations, including technology and infrastructure
- We reward performance and invest in attracting, developing and retaining our people

MANAGING RISK

- Enterprise wide risk management which includes Credit Risk, Operational Risk, Strategic, Business and Financial Risk, Market Risk, Regulatory and Compliance Risk, and Reputation Risk

BUSINESS MODEL

...DELIVERING FINANCIAL
OUTCOMES FOR CGC

TOTAL INCOME

RM471.6
million

TOTAL REVENUE

RM172.9
million

LIABILITIES

RM1.3
billion

EQUITIES

RM3.3
billion

TOTAL ASSETS

RM4.6
billion

NET PROFIT

RM210.6
million...VALUE CREATED FOR
OUR STAKEHOLDERS**EMPLOYEE**

- Created new and permanent job opportunities
- Invested RM1.25 million for Staff Training and Development in 2018

REGULATORS

- Adhered to sustainable practices to safeguard our assets
- Complied with regulation to mitigate against systemic risk

CUSTOMERS

- CGC has availed over 460,000 guarantees and financing to MSMEs valued at RM71 billion
- Almost 9,000 of Guarantee and Financing Approvals for MSMEs in 2018
- Guarantee and Financing Approvals for MSMEs valued at RM3.68 billion in 2018
- With the launch of imSME, MSMEs are guided faster, hassle-free and at their convenience to legitimate and authorised channels to source for their business financing needs
- The Capacity Building Services have benefited over 2,400 MSMEs
- Over 50 MSMEs have benefitted from participation in both local and international Market Access Programme under the CGC Developmental Programme
- Through our subsidiary, Credit Bureau Malaysia, credit information and credit rating services are made available to MSMEs to enhance their credibility and bankability to secure financing