

# OUR PEOPLE

## HUMAN CAPITAL SERVICES

### Career Enhancement and Retention

Progressing in one's career is an organic process; it does not move in a linear fashion. CGC believes that employees' growth is best achieved through work experience. Job rotation is a key development tool that opens the doors to learning new knowledge, skill enrichment, and in some cases, re-wiring of one's mindset and character. It builds multi-skilled employees with the propensity and adaptability to change. Job rotation and re-skilling initiatives makes CGC a lean organisation.



### Competitive Compensation & Benefits

We are prudent in our compensation practices which are highly correlated to organisational, divisional and individual performance. CGC ensures competitiveness of our compensation and benefit practices by striving to be on par with the market so as to continuously attract, motivate and retain our employees.

## LEARNING AND DEVELOPMENT

### Shifting the Gear Towards High Performance Culture

Embracing the inevitability of change, CGC facilitates desired behaviours that will drive our 5SP+ strategies.

A powerful motivation for change is the one that comes from within. Our corporate-wide change management programme, 'Change Starts With Me' was successfully organised to equip employees with the right mind-set and behaviours, to be open, adaptive and thrive in uncertainty. This programme has sustained employee engagement and boosted morale.

### Continuous Up-Skilling of Employees

With Industrial Revolution 4.0 (IR 4.0), CGC recognises that up-skilling and re-skilling of employees with future-relevant skills will be the number one challenge. Employees are encouraged to take up professional certification, participate in cross-functional action learning programmes and attend in-class training.

In order to optimise the 2018 learning budget, CGC allocated a significant slice of the budget for in-house training programmes. Corporate-wide, the average learning man-days increased year-on-year. One of the more significant training is the Branch Excellence Programme for the purpose of up-skilling our front-liners.

To further extend the impact of learning, employees who attended public training programmes are required to conduct sessions with their peers, sharing learnings and insights that they have obtained. Human Capital provides the oversight and structure for the sharing session.

### Enhanced Learning Experience

Employee learning experience is enhanced via the integration of digital alongside traditional face-to-face learning. This 'blended learning' empowers employees to develop their knowledge and skills at their own pace.

We developed e-learning modules that resides on a web-based Learning Management System (LMS) to administer, plan, track and report learning progress. The CGC e-learning platform will be launched in the second quarter of 2019.

## HUMAN CAPITAL STRATEGY

### Strategic Talent Acquisition

Strategic talent acquisition is key to the growth of CGC. Throughout 2018, we have filled up key positions, allowing a good blend of both internal and external talents to drive our strategic imperatives forward. Overall, both hiring and hiring turnaround time improved by almost 20%.

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Diversity is key to capitalise on future opportunities and to solve challenges, and in that context, we source our talents from both Financial and non-Financial sectors.

Shifting towards the goal of a lean workforce, CGC deploys a talent acquisition strategy that leverages on hiring employees on contractual-basis. We also support internships by giving more university students the opportunities to deliver meaningful projects.

Supporting our mission to build viable MSMEs, CGC provides talent placement services for Technical and Vocational Education and Training (TVET) graduates with our MSMEs clients nationwide. 80% of our first cohort have been employed permanently. At the time of writing, we are in the final leg of placing the second cohort.

Moving forward, CGC is experimenting with the sourcing and assessment of candidates via social media and intelligent use of technology.

### Organisational Development

We reviewed our organisational structure to ensure optimal manning, effective span of control and equitable compensation. In 2018, CGC established two (2) new divisions i.e. Corporate, and Technology & Operations. We have also incorporated a Procurement function.

CGC continuously reassess the capacity and competency needs through our Strategic Workforce Planning (SWP) initiative. Employees are constantly given the opportunity to be up-skilled and re-skilled to enhance their abilities.

As part of our leadership development agenda, we refresh the expectations on our leaders and employees through the CGC Competency Model. We apply the Model into the various Human Capital

processes with the objective to empower employees and to assign them to a clear call-for-action. In addition, the Model helps Senior Management, assisting them to design individual development plans for future talents and successors.

### Employee Experience

We continue to engage and appreciate our employees through various activities anchored by the CGC core values T.H.I.N.K. i.e. Teamwork – Hardworking – Integrity – Nurturing – Knowledgeable.

Healthy employee engagement is evident in CGC through two-way communication between Management and employees. Our quarterly townhalls keep employees informed of recent progress and provide updates on organisational performance. The Breakfast Session with President/CEO and Senior Management was introduced in 2018. These interactive sessions in small groups of 15 to 20 employees allow them to share their feedback and recommendations.

CGC also introduced the President/CEO Award to celebrate employees who have performed above and beyond the call of duty. The winners are recognised during the townhall session and in 2018 we had three winners for this award.

“  
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”



## OUR PEOPLE

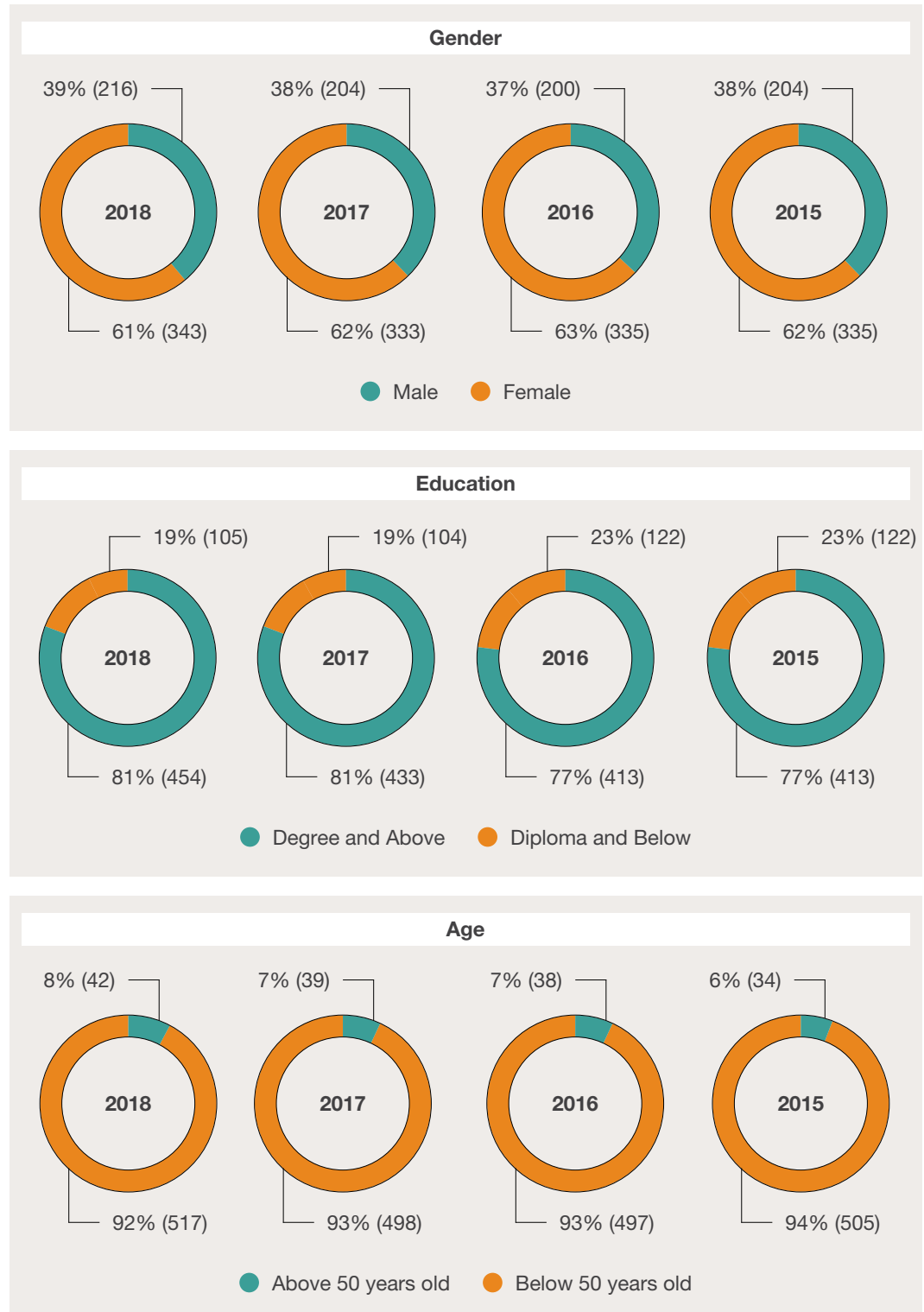
Corresponding to the framework set by Human Capital, engagement activities are spearheaded by employee-led committees comprising members from different departments. These committees strengthen inter-divisional collaboration and teamwork. In 2018, employees organised Corporate Responsibility initiatives which include visits to orphanages, home for the elderly, and other CGC-wide events.

A much anticipated event was the Annual Dinner, organised by employees in November with the theme “Colours of Rangoli”. The highlight of the dinner was the awards ceremony for Sales Excellence and Long Service. More than 70 employees were recognised for their long service with one of them having served CGC for 35 years.

Another employee-led initiative was the CGC Appreciation Day. Employees showed their appreciation for one another by expressing their gratitude with chocolates and bookmarks. More than 2,000 gifts packs were distributed to all employees in the Head Office and branches nationwide.

As CGC embarks on digitalising Human Capital practices, we are designing meaningful Employee Value Propositions as a blue-print to improve the experience of our existing and new employees.

## CGC WORKFORCE





## OUR PEOPLE

### EMPLOYEE ENGAGEMENT

Performing competitively in the evolving MSME financing landscape requires competent and empowered people working together diligently. Our core values, T.H.I.N.K. Teamwork – Hardworking – Integrity – Nurturing – Knowledgeable continue to play a role in shaping the employee engagement activities organised in 2018.

More robust and inclusive activities were organised whereby respective departments spearheaded the activities within the framework set by Human Capital. Among the activities organised by employees were Annual Dinner, Appreciation Day, Products' Brownbag Sessions and several visits to orphanage, as well as old folks' home.

Our people are essential to the successful delivery of CGC's strategy and to sustain business performance. The snapshots of the employee engagement initiatives are as follows:

#### Quarterly Town Halls



The CGC town hall is held at our Headquarters in Kelana Jaya every quarter and is attended by over 500 employees, including those from the 16 branches nationwide through videoconferencing. Datuk Mohd Zamree Mohd Ishak, President/CEO chairs the town hall, sharing information on our progress in relation to the headline targets and our 5-Year Strategic Plans. The town hall functions as one of the engagement platforms for employees and Management. This interactive session is well received as employees are able to raise questions and seek clarification from Management.



In 2018, CGC invited external experts to share their knowledge on subjects pertaining to IR 4.0, tips on healthy living, and other topics of interest. We also celebrated our employees during these sessions to appreciate their commitment and contribution to CGC.

## OUR PEOPLE

### 30 April 2018 Labour Day Badge Distribution



In conjunction with Labour Day, the Documentation & Disbursement department distributed tailor-made button badges to a total of 300 CGC employees as a gesture of appreciation for their contribution to the company.

### 14-18 May 2018 ISO 9001:2015 Certification Workshop - Strategic Approach to Risk Based Thinking



This special certification workshop is one of four ISO 9001:2015 training series that was carried out in 2018. The training was to spread awareness and increase understanding to the members from the Claims Department.

### 30-31 May 2018 Define Smart KPI (Refresher Plus)



The programme was held in line with CGC's 2018 Business Plan; where all employees were required to submit their internal assessment for the year in phases. The 2-day training was held at headquarters for the benefit of the Management in ensuring that their respective department's/branches' KPIs were in accordance to the SMART principle.

### 26 June 2018 Middle Management Workshop - 5SP+ The Way Forward



Held at the New World Hotel, Petaling Jaya, the Middle Management Workshop served as a platform for CGC middle managers to discuss proposed solutions and possible implementation of action plans to corporation-wide issues.

### 29 June 2018 Special Raya Gift

We gave away over 200 bottled 'dodol' to our employees, much to their delight.



## OUR PEOPLE

**9 August 2018**

### Introduction to Digital Marketing

This seminar was held to educate employees on basic online marketing and to create awareness on the power of analytics and customer experience mapping. Effective tips on leveraging social media to grow a business were also shared.

**15-17 September 2018**

### Treasure Hunt



In our effort to promote team spirit between CGC Management and employees, and to instill a sense of togetherness, Kelab Rekreasi CGC has been successfully organising the Treasure Hunt. In 2018 a total of 39 teams consisting of 136 participants took part in an exciting Hunt that covered interesting landmarks in Terengganu. Participants also lent their support to a CR programme with Asrama Anak-anak Yatim Darul Falah. Chairman Dato' Agil Natt flagged off the participants together with Datuk Mohd Zamree Mohd Ishak, President/CEO. This event is highly anticipated and sees strong participation from employees every year.

**6 August, 26 September & 15 October**

### Brown Bag Sessions

Three Brownbag Sessions were organised in 2018 to create awareness amongst employees on the mechanism and functionality of imSME and Peer-to-Peer Financing.

## OUR PEOPLE

### 10 November 2018 Annual Dinner & Long Service Award



Themed 'Colours of Rangoli', the 2018 CGC Annual Dinner was attended by our Board of Directors, Management and employees. More than 70 employees were recognised with the Long Service Awards, with one of our employees served CGC for 35 years. There was also recognition for employees with outstanding sales achievements.



### 7 December 2018 Appreciation Day

Appreciation Day was organised by the Internal Audit department for employees to show their appreciation to each other and to bring cheer to the workplace. More than 2,000 gift packs were distributed to employees at headquarters and at the 16 branches, nationwide. The event is testament to our culture of giving and appreciation.

### 19 February 2019 'Jom Sihat' Challenge



A six week fitness programme facilitated by fitness guru Kevin Zahri was organised to promote healthy living.





# ECONOMIC PRACTICES

## imSME 2018 ACHIEVEMENTS

On 9 February 2018, CGC introduced imSME that serves as an alternative channel for MSMEs to source for financing products, saving them both time and hassle of going through the time consuming process of shopping for a loan/financing in the traditional way. imSME changes the lives of MSMEs at different stages of their business developments by connecting them to authorised channels to source for business funding.

Technology is the key to the continuous growth and development of imSME as a financing/loan referral platform.



Note:

<sup>(1)</sup> including 21 cases via P2P valued at RM4.60 million  
Performance as at 31 March 2019



## ECONOMIC PRACTICES

## MAKING A DIFFERENCE WITH imSME

## AZIZUL HASHIM

“It was a simple application process that significantly reduced my time and effort involved in applying for financing. I have recommended imSME to my friends and will continue to be its ambassador. The platform has many benefits and more people should leverage on it”.



**Ijoi Maju Aksesori dan Tayar**  
Motorcycle Parts and Accessories

## CHUNG KAH YIN

“I got my very first business financing via imSME. As a start-up, getting the first financing via the user friendly imSME platform was easy and straightforward”.



**Ezperer Enterprise**  
Toys Distributor

**Royal Aup Company**  
General Construction, Equipment, and Machinery Supplier

**Edanasz Fath Resources**  
Food Manufacturer

“I came across imSME while searching online for financing. This user friendly platform saves time and I am able to gain information easily. My business has grown with the financing from imSME. Thank you imSME!”



## JACKSON ANAK BULI

“As a small start-up business, it was not easy to get financing for capital injection. With imSME, I am lucky because it has eased my effort to search for the right financing. I am one step closer to becoming a successful woman entrepreneur”.

SAYYIDAH MUSTAGHFIRAH  
MOHD NASRULLAH

## ECONOMIC PRACTICES

## HSA SETIAMURNI SDN BHD

**HOW DID YOU LEARN ABOUT imSME?**

Through a friend.

**MOHD HANAFIAH  
ABDULLAH**

Owner

**HOW DID THE FINANCIAL  
ADVISORY (FA) TEAM ASSIST  
YOU?**

I received a detailed explanation on why my request to obtain financing was declined. The FA Team recommended me to a peer to peer (P2P) lender as an alternative financing option. Prior to this, I was not aware about P2P lenders.

**WHAT WAS THE PURPOSE OF  
APPLYING FOR THE LOAN?**

I was in need of working capital and contract financing.

**WAS THE ASSISTANCE BY THE  
FA TEAM USEFUL?**

Yes, I was referred to QuickKash and I managed to obtain a loan. It was approved and disbursed quickly.

**WHAT CHALLENGES  
DID YOU FACE WHILE  
APPLYING FOR THE  
LOAN?**

I approached CGC, unfortunately due to my existing loans which exceeded the allowable exposure limit, I was not able to secure financing. Furthermore, the contract obtained at that point in time was with small private companies and hence I failed to meet the criteria to obtain the contract financing.

**HOW HAS imSME  
IMPROVED YOUR  
BUSINESS?**

I am very grateful that through imSME and FA Team, I was able to secure contract financing which helped me to grow my business to what it is today.



## ECONOMIC PRACTICES

## ELITE WERKS SDN BHD

**HOW DID YOU LEARN ABOUT imSME?**

Through the CGC Wangsa Maju branch officer.

**MOHD FAIZ SUBERI**  
Owner**HOW DID THE FINANCIAL ADVISORY (FA) TEAM ASSIST YOU?**

The FA Team advised and guided us on alternative financiers. I was introduced to peer to peer lenders, as a legitimate financing alternative to MSMEs.

**WHAT WAS THE PURPOSE OF APPLYING FOR THE LOAN?**

Elite Werks required working capital for more stable cash flow to run our business.

**WAS THE ASSISTANCE BY THE FA TEAM USEFUL?**

Yes. Thanks to the recommendation of the FA Team, I managed to secure financing from Fundaztic, a P2P lender.

**WHAT CHALLENGES DID YOU FACE WHILE APPLYING FOR THE LOAN?**

As a small business with just a few staff, no banks were willing to provide us financing. We went to a few banks to apply for a loan but failed as they felt the company was not qualified due to our low income. Elite Werks did not meet the criteria set by CGC and the banks.

**HOW HAS imSME IMPROVED YOUR BUSINESS?**

With the loan obtained from Fundaztic, I was able to improve the operations, pay salary more promptly and expand the business. I was able to create more products which led to better revenue. Thanks to the FA Team for diligently assisting me.





## ECONOMIC PRACTICES

### BEYOND GUARANTEE – THE CGC DEVELOPMENTAL PROGRAMME

We started the CGC Developmental Programme in 2016 with the aim of promoting the growth and development of our MSMEs. The programme has evolved over the past three years and is now well-gearred to assist businesses at different stages of their growth. The approach is two-pronged; to assist MSMEs to access financing as well as to help them gain access to new markets and channels through various developmental programmes.

#### ADVISORY FOR ACCESS TO FINANCING

Through the CGC Developmental Programme, our Financial Advisory (FA) Team is assisting MSMEs that come through the imSME channel that are unable to obtain a loan/financing. We conduct a comprehensive diagnosis to identify the gaps, offer remedial solutions, and follow up on the MSMEs until they have obtained a loan/financing. The FA Team will also look into alternative financing options such as Peer-to-Peer (P2P) lenders in cases where the MSME is unable to get loan/financing from Financial Institutions.

If the MSMEs are still unable to obtain loan/financing at this stage, and depending on the issue that needs to be addressed, our FA Team will refer them to capacity building agencies. Agencies such as the Centre for Entrepreneur Development and Research (CEDAR), Institut Keusahawanan Negara (INSKEN) and the Malaysian Institute of Accountants (MIA), will be able to help build the MSMEs capacity and capabilities.

Leveraging on the insights gained, our FA Team will aim to increase the rate of conversion of MSMEs obtaining loan/financing, and broaden the financing options for MSMEs. We track the progress



of all the MSMEs we advise and look forward to their entrepreneurial journey.

#### ADVISORY FOR ACCESS TO MARKET

While access to financing is focused on helping MSMEs with the important step of getting their business in order, the access to market journey is more about working hand in hand with the MSMEs to prepare them for market expansion, both locally and internationally and through online and offline channels. Once a MSME is identified, the CGC Developmental Programme has an array of initiatives that will be able to build up the business and unlock their potential.

We also provide Mentoring Programmes with workshops by subject matter experts on relevant and trending business topics to ensure MSMEs are kept abreast of new and effective ways to do business. The topics include Go Digital Talk and Gaining Market Access Workshop.

Once the MSME is ready, the CGC Developmental Programme opens up the way to new markets. In Malaysia, we introduced MSMEs to bigger market channels such as supermarkets and pharmacies, thereby opening up huge opportunities for new sales distribution.

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**We started the CGC Developmental Programme in 2016 with the aim of promoting the growth and development of our MSMEs.**

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Internationally, CGC and partnering agencies like MATRADE brings the MSMEs to trade expos such as the China-ASEAN Expo (CAEXPO) or Canton Fair. CGC also conducted business matching sessions with our counterparts in other countries, for MSMEs to showcase their products to new customers and gain insights into how international trade is conducted.

In order to cater to challenges faced by MSMEs, we customise specific and relevant coaching sessions, such as product packaging, and how to perform a sales pitch. Our advisory services would help MSMEs to meet the kind of qualifications, certifications or criteria needed for their products to ensure a smooth transition into the new markets.

ECONOMIC PRACTICES

Going forward, we plan to introduce the Industrial Revolution 4.0 topic under our Go Digital Talk and to collaborate with more advisory partners such as the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP).

**CGC DEVELOPMENTAL PROGRAMME PERFORMANCE**

To date, more than 5,400 MSMEs have gone through various advisory programmes in the CGC Developmental Programme. Many have been successful while others are still being nurtured.

| Initiative                     | YTD (May 2016-2018) |
|--------------------------------|---------------------|
| Overall                        | 5,457               |
| Advisory for Financing Access* | 2,462               |
| Advisory for Market Access     | 2,942               |

\* FA Team was established in 2018

Through the unique CGC Developmental Programme, we want to set MSMEs down the right path to obtain financing with the help of our FA Team. Our Market Access Programme will be on hand to be the guide for MSMEs who are ready to expand. Conversely, if a Market Access participant quickly needs to ramp up their production and



requires loan/financing to meet orders, our CGC Developmental Programme will assist to match the MSME to suitable loan/financing.

As CGC develops and grows with our MSMEs, we will keep them informed on the latest innovations and relevant issues with financing and market access to help them along their entrepreneurial journey.

**MENTORING PROGRAMME**



## ECONOMIC PRACTICES

### MARKET ACCESS PROGRAMME



Chairman Dato' Agil Natt visits a MSME's booth at the CGC-Glenmarie LRT Station



Our MSMEs meeting Mydin buyers during a market access programme



Products of our MSME customers on supermarket shelves



CGC collaborates with Ministry of Domestic Trade and Consumer Affairs at the Program Citarasa Malaysia launch

Datuk Mohd Zamree, President/CEO visiting a MSME's booth during the Program Citarasa Malaysia launch



CGC Team with YB Datuk Seri Saifuddin Nasution Ismail, Minister of Domestic Trade and Consumer Affairs during the Program Citarasa Malaysia launch



## ECONOMIC PRACTICES

## CROSS BORDER INITIATIVES



CGC International BizMath 2018 in Jakarta, Indonesia



Our MSMEs at the CGC International BizMath 2018 in Jakarta, Indonesia



CGC MSMEs at the Canton Fair 2018 in Guangzhou, China



CGC MSMEs at the China-ASEAN Expo (CAEXPO) 2018 in Nanning, China



YB Dr Ong Kian Ming, Deputy Minister of International Trade and Industry engaged with our MSMEs during the China-ASEAN Expo (CAEXPO) 2018 in Nanning, China

## ECONOMIC PRACTICES

### MAKING A DIFFERENCE WITH CGC DEVELOPMENTAL PROGRAMME

#### TANJUNG EMAS TRADING SDN BHD

##### HOW DID YOU KNOW ABOUT THE CGC DEVELOPMENTAL PROGRAMME?

Tanjung Emas applied for a loan from Agro Bank and selected CGC to be our guarantor. As a customer of CGC, we were excited when Tanjung Emas was selected to attend the China-ASEAN Expo (CAEXPO) 2018.

##### HOW DID YOU FEEL ABOUT BEING SELECTED INTO THIS PROGRAMME?

We are grateful. This opportunity is a big springboard for us and we believe it will lead us into the international market.

##### WHAT DID YOU GAIN FROM THE MARKET ACCESS PROGRAMME?

While attending the Expo, we were introduced to many products from various countries. We learnt a lot about their market approach, product packaging, new recipes and many more insights on developing our business.

#### TAN WEY KIAT

Marketing Manager  
Market Access: CAEXPO 2018



##### HOW HAS THIS OPPORTUNITY IMPACTED YOUR BUSINESS?

We realised our strengths and the gaps in our products. For example, our traditional packaging of Cincalok (shrimp paste) in a glass bottle is too heavy for customers from China. Thus, we need to come out with new lighter packaging to cater to the market. Also, since foreign customers are not familiar with our products, we have to provide additional guidance (e.g. booklet that has recipes) to teach them how to use our products.

##### HOW ARE YOU IMPROVING YOUR OPERATIONS?

After receiving feedback from the Chinese customers, we are taking steps to make our products more convenient to consume and enhance our recipes. We are also adjusting the taste to be more suitable for the Chinese palette.

##### WHERE DO YOU SEE YOUR BUSINESS IN 10 YEARS?

We see huge potential for our products. Realising this, we will be embarking to secure higher certifications (e.g. HALAL, HACCP, or other food certificate) to enable smooth access into the international market.

## ECONOMIC PRACTICES

## CALAQISYA SDN BHD

**HOW DID YOU KNOW ABOUT THE CGC DEVELOPMENTAL PROGRAMME?**

At a Maybank organised business expansion programme, I was introduced to the CGC Developmental Programme.

**HAZWAN FAIZ ABD RAHIM**

Marketing Director  
Market Access: CAEXPO 2018

**HOW HAS THIS OPPORTUNITY IMPACTED YOUR BUSINESS?**

After the programme, we are now a step forward in terms of brand visibility. We are now receiving enquiries from potential overseas clients, with Brunei as our first foreign venture.

**HOW DID YOU FEEL ABOUT BEING SELECTED INTO THIS PROGRAMME?**

It was a great opportunity for MSMEs like us to be able to test the acceptance of our product at an international market. We are hoping for similar programmes to be offered as it will help us grow.

**HOW ARE YOU IMPROVING YOUR OPERATIONS?**

We have increased our manpower as we will be coming out with a few more new products for the international market. Our focus now is centered towards ensuring quality and effective marketing.

**WHAT DID YOU GAIN FROM THE MARKET ACCESS PROGRAMME?**

We learned about the dealing process between merchants & logistic companies. In addition, the trip also helped us to build a stronger team, internally.

**WHERE DO YOU SEE YOUR BUSINESS IN 10 YEARS?**

We are targeting to expand into neighbouring countries and we hope to eventually be a household name in the region.

With constant help, guidance and support from CGC Developmental Programme, we are confident of achieving this vision.





# CORPORATE PARTNERSHIPS

## COLLABORATION WITH INDUSTRY PLAYERS

CGC has strong relationships with key industry players and Bumiputera trade bodies. The key events participated by CGC in 2018 follows:

### Telekom Malaysia (TM) Bumiputera Vendor Development Programme



CGC collaborated with TM to make our financing available via TM Bumiputera Vendor Development Programme.

### TM Biznet



CGC participated in TM Biznet to educate participants on the importance of keeping business records and informing them about our financial products.

### CELCOM Vendor Development Programme



CELCOM Vendor Development Programme (VDP) was initiated by the Ministry of International Trade and Industry (MITI) in 2015 to assist in nurturing and developing mainly Bumiputera entrepreneurs through capacity building programmes which covers financing, training and knowledge/skills upgrade.

Currently there are more than 400 vendors of which more than 60% are Bumiputera vendors registered with CELCOM.

Our financing is now available for vendors under CELCOM's VDP. CGC is working closely with CELCOM in nurturing the first group of 50 Bumiputera vendors which were selected based on criteria like 100% Bumiputera ownership, turnover and track record.

### Persatuan Pedagangan dan Pengusaha Melayu Malaysia (PERDASAMA)



PERDASAMA is a NGO with an active membership of 14,000 companies that champions the future of traders and Malay entrepreneurs in the country. Various programmes and activities are organised such as seminars, conferences, forums, trade missions, exhibitions and business-matching.

CGC and PERDASAMA worked together on a number of events including the Women Empowerment Programme, the 29<sup>th</sup> Malaysia International Machinery Fair (MIMF) with PERDASAMA NASIONAL and Coaching On Business Financing for PERDASAMA WANITA members.

## CORPORATE PARTNERSHIP

### Persatuan Kontraktor Melayu Malaysia (PKMM)



CGC collaborated with PKMM to make our products available to members, specifically Tabung Projek Usahawan Bumiputera-I (TPUB-i).

### Construction Industry Development Board (CIDB) Malaysia



CGC collaborated with CIDB and carried out 'Program Kolaborasi Bersama Industri Seminar Peningkatan Akses Pembiayaan' with CIDB Wilayah Persekutuan Kuala Lumpur.

### Mass Rapid Transit Corporation Sdn Bhd (MRT)



Our collaboration with MRT is inked in a Memorandum of Understanding where CGC is the preferred financier for its smaller Bumiputera contractors. CGC makes itself visible with its presence in discussions during the balloting and the issuance of Letters of Award and subsequent follow-ups with sub-contractors about their financing needs.

## OTHER ENGAGEMENT

CGC also collaborated with various Government Linked Companies in availing financial assistance to their Bumiputera contractors/vendors, specifically for the TPUB-i product.

### edotco Group Sdn Bhd (edotco)

edotco is the first and leading regional integrated telecommunications infrastructure services company in Asia specialising in end-to-end solutions in the tower services sector including co-locations, build-to-suit, energy, transmission and operations and maintenance (O&M). edotco is Axiata's new communications infrastructure solutions and services company.

### Tenaga Nasional Berhad (TNB)

TNB's core activities are in the generation, transmission and distribution of electricity. Other activities include repairing, testing and maintaining power plants, providing engineering, procurement and construction services for power plants related products, assembling and manufacturing high voltage switchgears, coal mining and trading.

### Lebuhraya Borneo Utara Sdn Bhd (LBU)

LBU was appointed the Project Delivery Partner for the development and upgrading of the Pan Borneo Highway Sarawak by the Government of Malaysia and Sarawak State Government.

# COMMUNITY AND STAKEHOLDER ENGAGEMENTS

## MEDIA

CGC registered stronger media presence in 2018 with significant coverage of our events. Our collaborations with financial institutions, business partners and other corporate engagements were well attended and covered by the media. Events which were widely reported by the media include the signing ceremonies with Hong Leong Berhad, AmBank (M) Berhad; the launch imSME; signing of Memorandum of Understanding with Credit Guarantee firm Taiwan SMEG, and our various Corporate Responsibility (CR) initiatives.

In addition, several exclusive interviews with major newspapers and leading radio and TV stations were also conducted to increase CGC's presence and brand awareness. Efforts and initiatives to foster closer ties with the media through networking activities such as media luncheons and media visits were also organised throughout the year.

CGC will continuously reach out to our MSMEs nationwide by leveraging on a comprehensive media strategy which include both mainstream media and social media. We believe a strong relationship with the media is integral to achieving our aspiration To Be The Household Name for SMEs by 2020.

### CGC IN THE NEWS



**24 January 2018**  
**CGC-Taiwan SMEG MoU Signing Ceremony**



**9 February 2018**  
**imSME Launch**



**23 May 2018**  
**Hari Gawai Interview**



**24 May 2018**  
**Hari Kaamatan Interview**



**30 May 2018**  
**ASTRO AEC Interview**



**30 August 2018**  
**CGC Merdeka Midnight Rugby Meet 2018**



## COMMUNITY AND STAKEHOLDER ENGAGEMENTS



20 September 2018  
Nanyang Siang Pau Interview on imSME



3 January 2019  
The Sun Daily Interview with President/CEO on MSME Challenges and imSME



18 January 2019  
AmBank and CGC Strategic Collaboration with Proton



25 January 2019  
ASTRO Awani Interview on imSME



30 January 2019  
ASTRO Awani – Komen Tengahari @ Persidangan Jiwa SME



27 February 2019  
Standard Chartered and CGC Celebrate 10 Years of Collaboration

## COMMUNITY AND STAKEHOLDER ENGAGEMENTS

### VISITS BY EXTERNAL DELEGATES

CGC has been a proud host to dignitaries, government officials and bankers from around the world as we share our message of financial inclusion through various study visits. We will continue to share our knowledge to benefit other nations and their respective MSMEs.

| Date            | Delegations  | Description   |
|-----------------|--|---|
| 11 April 2018   | Bank Negara Malaysia (BNM) - Alliance for Financial Inclusions (AFI) Joint Learning Programme  | CGC hosted this study visit as part of the BNM-AFI Joint Learning Programme on Building an Inclusive Micro, Small and Medium Enterprises (MSME) Financing Ecosystem. The study visit was attended by 25 delegates including Governors and Deputy Governors of Banks and high ranking officials from 14 countries.   |
| 19 April 2018   | High Commissioner from Papua New Guinea (PNG)  | Hon. Richard Maru, Minister for National Planning and Monitoring, Hon. Petrus Thomas MP, Minister of Immigration, H.E Mr Peter Vincent, OL, High Commissioner of PNG and delegates were hosted at Bangunan CGC. The visit was to understand our business model with the aim of applying the same model in PNG and exploring potential collaboration with CGC. |
| 18 May 2018     | Gyeonggi Credit Guarantee Foundation of Korea  | This study visit by Gyeonggi Credit Guarantee Foundation of Korea was on understanding CGC's role in establishing financing policies in support of MSMEs in Malaysia.   |
| 8 August 2018   | Institute of Chartered Accountants in England and Wales (ICAEW)  | CGC hosted Chris Priestly, Head of Employers Authorisation and Review from ICAEW. CGC is an ICAEW Approved Training Employer (ATE).   |
| 4 October 2018  | Southern African Development Community-Development Finance Resource Centre (SADC-DFRC) and Japan International Cooperation Agency (JICA) | Stuart Kufeni, CEO of SADC-DFRC and Tetsuya Fukunaga of JICA visited CGC to understand our role in supporting the development of micro, small and medium enterprises.   |
| 7 February 2019 | Malaysian Institute of Certified Public Accountants (MICPA)  | Encik Novie Tajuddin, CEO of Malaysian Institute of Certified Public Accountants (MICPA) and his team visited CGC to discuss on potential collaborations.   |
| 27 March 2019   | Egypt Financial Institutions   | A total of 22 delegates from various Egyptian financial institutions comprising representatives from Egyptian Banking Institute, Banque du Caire, QNB Alahli, United Bank, Blom Bank, Central Bank of Egypt, Banque Misr, Abu Dhabi Islamic Bank, Credit Agricole Egypt and the National Bank of Egypt visited CGC.   |

## COMMUNITY AND STAKEHOLDER ENGAGEMENTS

## COLLABORATION WITH INDUSTRY PARTNERS

CGC continues to engage with various business and industry partners through our sponsorship programmes. In addition to enhancing collaboration, these sponsorships are also meant to increase our brand awareness and presence among Malaysian MSMEs.

### The STAR Outstanding Business Awards (SOBA) 2018

The Star Outstanding Business Awards (SOBA) recognises up-and-coming enterprises and their contributions to the Malaysian economy. In line with the Government's commitment to develop homegrown enterprises, SOBA seeks to inspire and encourage local businesses to promote Malaysia and showcase its products and services to the world.

CGC has been sponsoring SOBA since 2015 and this is our 4<sup>th</sup> consecutive year.

#### 17 May 2018 SOBA Awards Launch



#### 15 January 2019 SOBA Awards Night



### The Platinum Business Awards (PBA) 2018

The Platinum Business Awards (formerly known as SME Recognition Award) is an annual award programme organised by the SME Association of Malaysia to honour SMEs and individuals for their outstanding achievements and contributions.

Launched in 2002, this award programme is into its 17<sup>th</sup> consecutive year. CGC has been sponsoring PBA since 2017 and this is our 2<sup>nd</sup> consecutive year.

#### 21 March 2018 PBA Launch



#### 23 November 2018 PBA Awards Night



### The Golden Eagle Award (GEA) 2018

Nanyang Siang Pau through its Golden Eagle Awards (GEA) honours the best SMEs in Malaysia by recognising their success and outstanding achievements. The award aims to benchmark successful Malaysian SMEs and to encourage many more to strive for excellence in today's ever-changing, competitive and globalised marketplace.

2018 marks the 18<sup>th</sup> Golden Eagle Award. CGC has been sponsoring GEA since 2016 and this is our 3<sup>rd</sup> consecutive year.

#### 31 May 2018 GEA Launch



#### 9 November 2018 GEA Gala Dinner





## COMMUNITY AND STAKEHOLDER ENGAGEMENTS

### CORPORATE ENGAGEMENT



#### 9 February 2018 HBSACM 40<sup>th</sup> Anniversary Dinner

The Harvard Business School Alumni Club of Malaysia (HBSACM) celebrated their 40<sup>th</sup> anniversary at the Sime Darby Convention Centre. CGC Management attended the dinner which also saw Bank Negara Malaysia Governor deliver a speech entitled “Public Policy Perspective - Some Thoughts and Contemplations from a Central Banker”.

#### 27 February 2018 MRCA CNY Banquet 2018

The Malaysia Retail Chain Association (MRCA) hosted a Chinese New Year dinner and CGC Management attended. MRCA comprises more than 290 leading retail chain stores operators and over 20,000 retail chain outlets throughout Malaysia.

#### 20 July 2018 KLSCCCI 114<sup>th</sup> Anniversary Dinner

CGC Board Directors, President/CEO and Management attended the Chinese Chamber of Commerce & Industry of Kuala Lumpur & Selangor (KLSCCCI) dinner in show of their support.

#### 23-26 November 2018 31<sup>st</sup> ACSIC Conference

CGC participated at the 31<sup>st</sup> Asian Credit Supplementation Institution Confederation (ACSIC) Conference which was held in Udaipur, India from the 23<sup>rd</sup> to 26<sup>th</sup> November 2018. Themed “Credit Guarantee a Vehicle for Inclusive Growth”, the conference was attended by 9 nations and 14 organisations across Asia.



#### 3 December 2018 MATRADE 25<sup>th</sup> Anniversary Dinner

CGC Management attended the dinner in support of our collaboration with the Malaysia External Trade Development Centre (MATRADE).



#### 11 December 2018 INCEIF Annual Symposium on Islamic Finance

Datuk Mohd Zamree Mohd Ishak, President/CEO of CGC was a panelist at the ‘Islamic Finance, Inclusion & Poverty Alleviation’ forum hosted by the International Centre for Education in Islamic Finance (INCEIF).

#### Other Events Participated by CGC

1. Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) 41<sup>st</sup> Annual Meeting, India (20 February 2018)
2. Global Sustainable Finance Conference. Karlsruhe, Germany (12-13 July 2018)
3. Bank Negara Malaysia (BNM) Forum on Performance Measurement for Development FIs (9 August 2018)
4. International Development Forum on “SME Finance and Development in the Age of Digitalisation” Istanbul, Turkey. (11-12 September 2018)
5. Global Islamic Finance Conference 2018 (3-4 October 2018)
6. International Centre for Education in Islamic Finance (INCEIF) 10<sup>th</sup> Convocation (27 October 2018)
7. National Policy on Industry 4.0 Launching Ceremony organised by Ministry of International Trade and Industry (MITI) (31 October 2018)
8. ICLIF Leadership Energy Summit (LESA) (14-15 November 2018)
9. ADFIAP 42<sup>nd</sup> Annual Meeting. Oman, Turkey (20 February 2019)

## COMMUNITY AND STAKEHOLDER ENGAGEMENTS

## NATION BUILDING

CGC believes in engaging constantly with our stakeholders and co-sponsors initiatives to reach out and foster greater ties with MSMEs. In 2018, CGC carried out over 20 sponsorship-based initiatives and organised almost 50 events at the branches nationwide to engage with our MSME customers, conducting talks and briefings on our products and services.



**21 March 2018**  
**New Finance New Retail (NFNR) Workshop 2018**

Leong Weng Choong, CGC Chief Business Officer was one of the panellists for the session themed “DFIs and the Key Factors for MSMEs in gaining funds”. The workshop, endorsed by the Secretariat for the Advancement of Malaysian Entrepreneurs was attended by over 500 MSMEs.

**30-31 March 2018**  
**Bumiputera Entrepreneurs Gathering**

CGC participated in this gathering to promote better growth and development of entrepreneurs as part of our outreach programme for Bumiputera MSMEs.



**29 October 2018**  
**Pre-Budget Forum**

CGC Director Teoh Kok Lin moderated a panel discussion titled “Nation’s Needs vs. the Rakyat’s Needs” at the 2018 Pre-Budget Forum organised by the Kuala Lumpur & Selangor Chinese Chamber of Commerce & Industry.



**2 November 2018**  
**National Budget 2019 Forum**

CGC Management discussed and shared insights on MSME financing and development allocation under Budget 2019.



**8 December 2018**  
**Karnival Pendidikan Kerjaya dan Usahawan Muda Bumiputera**

CGC co-sponsored the Karnival Pendidikan Kerjaya dan Usahawan Muda Bumiputera (PUTRA 2018) which was officiated by YAB Tun Dr Mahathir Mohamad, Prime Minister at Dewan Agung Tuanku Cancellor UITM, Selangor.

The engagement aims to intensify the presence of CGC among budding young Bumiputera entrepreneurs. In addition, we leveraged on PUTRA 2018 to reach out to potential job seekers. More than 10,000 youths attended this programme.

**Maybank ‘Building Capacity & Capability for MSMEs’ Programme**

In 2018, CGC co-sponsored a series of workshops in collaboration with Malayan Banking Berhad (Maybank) to empower and support MSMEs. A total of eight workshops were held at different venues which benefited over 2,000 MSMEs nationwide.



## COMMUNITY AND STAKEHOLDER ENGAGEMENTS

### CORPORATE RESPONSIBILITY (CR) PROGRAMMES

Our CR programme is a continuous effort to give back to society in support of local communities. We operate an extensive CR programme which aims to:

- 01 Develop sustainable efforts towards managing the growth of local communities
- 02 Be actively involved and support the underprivileged communities
- 03 Focus on education, social well-being, sports development, and community building
- 04 Support charitable organisations
- 05 Build and strengthen relationship between CGC and fellow Malaysians

CGC carries out CR initiatives throughout the year and sees active participation by the CGC Board, Management and employees.

We celebrate the underprivileged communities especially during festive seasons, through our CR programmes. CGC reaches out to these communities to ensure they too, do not miss out on the celebrations.

As part of our commitment to improve the well-being of Malaysians, CGC continues to contribute towards enhancing cancer awareness and healthy living. The CGC team participated in the "Relay for Life" fundraising event by the National Cancer Society of Malaysia. CGC also holds an annual blood donation drive at our headquarters in collaboration with the National Blood Centre. The programme has been receiving strong support from our employees.

In addition to giving back to society, our CR initiatives fosters greater teamwork amongst the hardworking CGC employees. It has also projected CGC as an organisation with integrity and one that nurtures society, as we become more knowledgeable about our communities and their needs.

“

**CGC celebrates the underprivileged communities especially during festive seasons.**

”

A full list of our efforts are as follows:



**3 February 2018**  
**Kuala Lumpur Ride & Run**

CGC contributed to this event that saw over 30,000 participants, as part of our effort to promote healthy living among Malaysians.



**23 May 2018**  
**Hari Gawai with Students in Miri**

Chief Corporate Officer, Rahim Raduan and our volunteers from Headquarters and Miri Branch celebrated Hari Gawai with over 90 students from SJK (C) Chung Hwa Bakam, SM Sains Miri and Kolej Tun Datu Tuanku Haji Bujang.



## COMMUNITY AND STAKEHOLDER ENGAGEMENTS



**25 May 2018**  
**Pesta Kaamatan with Taman Cahaya Training Centre for the Blind**

Our Sandakan Branch celebrated Pesta Kaamatan with members from the Taman Cahaya Training Centre for the Blind, Sandakan. The team from CGC was led by Rahim Raduan, Chief Corporate Officer, and our volunteers from the branch. This initiative was also geared towards assisting the residents to be employment ready.



**28 July 2018**  
**Relay for Life Fundraising**

CGC participated in the Relay for Life fundraising event for National Cancer Society Malaysia. This is our third consecutive participation in the programme that celebrates cancer survivors and honours those who have passed on.

**29 July 2018**  
**Visit to Rumah Anak Yatim Damai**

Our Finance Division organised a visit to Rumah Anak Yatim Damai, Kuang. Shazmeer Mokhtar, Chief Finance Officer led a team of volunteers to paint the futsal court walls and clean up the home. The children enjoyed a talk on the importance of education.



**30 August 2018**  
**CGC Merdeka Midnight Rugby Meet**

This was our maiden foray into sports based CR and the rugby tournament was organised in conjunction with the “Merdeka Carnival” activity hosted by the Ministry of Communications and Multimedia. The tournament saw the participation of 10 alumni teams from prestigious boarding schools in Malaysia.



**24 September 2018**  
**Blood Donation Drive**

This is our 4<sup>th</sup> consecutive collaboration with the National Blood Centre. Over the years, there has been an increase in the number of our employees who donated their blood in line with our intention to increase awareness on health issues among the employees.

**29 September 2018**  
**A Day with Residents of Pusat Jagaan Mahmudah**

It was a treat for senior citizens from Pusat Jagaan Mahmudah, Semenyih. This special CR initiative was headed by Chief Technology & Operations Officer, Yushida Husin and our employees from the IT and Claims department. The aged residents enjoyed the manicures and pedicures session.

## COMMUNITY AND STAKEHOLDER ENGAGEMENTS

### 29-30 September 2018 Federal Territory Amateur Fencing Association – Young Stars Fencing Competition

CGC supported this fencing tournament which aims to encourage young Malaysian fencers.



### 27 October 2018 Young Entrepreneurs Golf Tournament

In 2018, CGC participated in sports based events as part of our Corporate Responsibility programme and in support of young entrepreneurs through a game of golf.



### 2 November 2018 Creative Art Session with Pusat Pengurusan AI-Firdaus

Children from Pusat Pengurusan AI-Firdaus, Shah Alam attended a programme on creative art skills. Chief Credit Officer, Zarina Osman hosted the children, accompanied by CGC Management and employees.



### 3 November 2018 Festival of Lights with Lovely Nursing Centre

Datuk Mohd Zamree Mohd Ishak, President/CEO together with CGC management and employees celebrated Deepavali with senior citizens from Pusat Jagaan Orang-orang Tua Kurang Upaya & Terbiar Lovely Nursing Centre, Petaling Jaya. We spring cleaned the home together with the residents and enjoyed lunch with them. Prior to this event, a clothing drive was organised at Bangunan CGC and the contributions were channeled to the Home.

### 15 December 2018 International University Malaya – Wales Rugby Tournament

CGC sponsored this rugby tournament that saw teams from various institutions of higher learning taking part.



### 17 December 2018 Jom Kembali ke Sekolah Bersama CGC

CGC brought cheer to underprivileged students from SK Parit 4, Sungai Besar, gifting these children with school bags, school shoes and uniforms. This is also aimed at easing financial constraints faced by their parents. The children were treated to a morning of fun and games, followed by lunch at the school. The team from CGC was led by our Chief Internal Auditor, Fakrul Azmi.



## COMMUNITY AND STAKEHOLDER ENGAGEMENTS



**19 December 2018**  
**Christmas with Good Samaritan Home**

CGC rang in Christmas with children from the Good Samaritan Home, Klang. The team had a great time preparing the home for the celebration and entertained the children with Christmas carols. In return, the children put up a mini performance for the CGC team as a gesture of appreciation.



**18 February 2019**  
**Chinese New Year with Children from House of Joy**

Children from the House of Joy, Puchong enjoyed a Chinese New Year celebration with CGC and were treated to a delicious dinner, lion dance and magic show. CGC contributed basic necessities to the home. Our Chief Business Officer, Leong Weng Choong, hosted the children on behalf of CGC.



**1 March 2019**  
**Food Distribution Programme with PERTIWI Soup Kitchen**

This is our second collaboration with PERTIWI Soup Kitchen in support of a noble cause to feed the homeless and urban poor. The CGC team showed up in full force to distribute dinner inclusive of meals, bread, ice cream and packet drinks at two locations in the Kuala Lumpur city center. The initiative received strong support from our Board Members, President/CEO, Management and employees.



**8 March 2019**  
**Send-off for the Malaysian Special Olympics Athletes**

CGC sponsored air tickets for the Malaysian Special Olympics athletes to participate at the 50<sup>th</sup> Special Olympics World Summer Games held in Abu Dhabi, Dubai, United Arab Emirates.