

BUSINESS MODEL

OUR CAPITALS

FINANCIAL

Share Capital

RM1.79

billion

To broaden MSMEs' access to financing, our source of funds is mainly derived from guarantee fees, and other liability instruments, operations and equity to run our business and fund our growth and operational activities. The growth in our guarantee and loan base is a reflection of our intensified outreach efforts to drive forward our core business functions, empowering MSMEs to reach their business goals.

HUMAN

Total No. of Employees

560

people

In investing in the development of our people and providing them with a conducive environment to pursue their career paths and cultivate personal goals, we take pride in their achievements. We propel our people towards execution excellence in implementing CGC strategic initiatives and capitalising on opportunities to provide solutions to enhance the viability of MSMEs.

SOCIAL AND RELATIONSHIPS

Our social capital is continuously strengthened through our relationships 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 processes and deliver on our commitments, creating long-term value and collective growth in realising aspirations.

INTELLECTUAL

We see intellectual capital as imperative intangibles that steer competitive advantage. These include property such as patents, copyright, software and organisational systems, procedures and protocols. It also includes the intangibles that are associated with the brand and reputation we have developed. Digitisation has improved customer experience in faster approvals, enhanced the way staff work and reduced repetitive manual processes with robotic process automation. With digitalisation the way forward, cybersecurity threats and data privacy concerns are managed accordingly, on par with current FI standards.

...ENABLE OUR BUSINESS ACTIVITIES

FINANCIAL

- Provision of guarantees to strengthen the credit profile of MSME financing with financial institutions.
- Offering financing for business startups; for women entrepreneurs; bumiputera financing; financing to expand and grow businesses and contractual financing.
- Effective fund management activities to meet targeted return.
- Our latest projects include:
 - imSME portal, Malaysia's 1st SME Financing/Loan Referral Platform.
 - MyKNP, a joint collaboration with CGC, Bank Negara Malaysia and Agensi Kaunseling dan Pengurusan Kredit (AKPK).

SUPPORT

- Offering Credit Information and Credit Rating Services, assisting MSMEs to build a credit history and track record.
- Forging strategic alliances with relevant agencies and trade associations in an effort to reach out to the MSMEs.
- Provision of CGC Developmental Programmes™ encompassing Mentoring Programmes, Market Access and Cross-Border Initiatives.

SUSTAIN

- Maintaining, optimising and investing in our operations, including technology and infrastructure.

MANAGING RISK

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

BUSINESS MODEL

Review of the Year
How We're Organised
Key Messages

OUR STRATEGY

Performance by Divisions
Sustainability
Group Performance
Corporate Governance
Financials
Additional Information

...DELIVERING FINANCIAL OUTCOMES FOR CGC

TOTAL INCOME

RM494.8

million

REVENUE

RM191.8

million

LIABILITIES

RM1.3

billion

EQUITY

RM3.6

billion

TOTAL ASSETS

RM4.9

billion

NET PROFIT

RM223.4

million

...VALUE CREATED FOR OUR STAKEHOLDERS

EMPLOYEES

- Employment opportunities.
- Invested RM2.2 million for staff training and development in 2019.

REGULATORS

- Adhered to sustainable practices to safeguard our assets.
- Complied with regulations, to mitigate systemic risk.

CUSTOMERS

- CGC has made available to MSMEs over 473,000 guarantees and financing valued at RM74.8 billion.
- Over 10,800 guarantees and financing approvals for MSMEs in 2019.
- Guarantee and financing approvals valued at RM4.0 billion for MSMEs in 2019.
- The launch of imSME has enhanced service for MSMEs through faster, hassle-free guidance and at their convenience to legitimate and authorise channels to source their business financing needs.
- Since its inception in 2016, our signature CGC Developmental Programme™ has benefited 13,508 MSMEs in 2019.
- 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.