

# OUR PEOPLE

## OVERVIEW

Today's businesses demand a work culture that is at the centre of transformation. A carefully cultivated organisational culture offers a compelling competitive advantage when aligned with values and strategy, while remaining adaptable to changing environments. Since people are CGC's strongest asset, we take pride in ensuring an integrated employee experience. This includes improving ways of working, developing talent and offering competitive compensation.

### HUMAN CAPITAL SERVICES

#### Career Enhancement and Retention

In 2019, CGC continued strengthening its employee development efforts through inter-division assignments and job rotations. CGC strongly believes in the learning model where 70% of learning comes from on-the-job training and challenging stretch assignments. The new-generation workforce is looking to employers for guidance on how to develop their skills and plot their career paths. This must be in line with both employee needs and future organisational needs.

#### Competitive Compensation and Benefits

While being prudent in our compensation practices, initiatives were nevertheless implemented to ensure employee benefits are better managed, requiring less administration. CGC also appointed a new Third-Party Administrator (TPA) to manage its medical benefits, providing a wider panel of clinics across Malaysia and more value-added services.



# OUR PEOPLE

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions  
**SUSTAINABILITY**  
Group Performance  
Corporate Governance  
Financials  
Additional Information

## LEARNING AND DEVELOPMENT

### Embracing the Industrial Revolution

We provide a variety of learning and development opportunities aimed at building employees' competency and capacity to meet CGC's strategic objectives. Embracing IR 4.0, CGC strives to instil desired behaviours that will drive our 5SP+ strategies. Customised in-house learning programmes were organised to meet our needs, such as Digital Transformation (DX) – Facilitating User Adoption.

### Continuous Upskilling of Employees

With IR 4.0, CGC recognises that future-relevant skills will be required for employees in the rapidly evolving business landscape, as well as promoting business growth. A lot of effort and resources were invested in technology-related training and future skills requirement. Among these are Design Thinking for Mobility Solution and Leading Change-Facilitating User Adoption on Digital Transformation.

CGC also successfully rolled out its pilot Professional Credit Certification (PCC) programme in collaboration with the Asian Institute of Chartered Bankers (AICB) for the credit-related job family. Besides that, the Institute of Certified Public Accountants (ACCA), Chartered Institute of Management Accountants (CIMA) and the Institute of Chartered Accountants in England and Wales (ICAEW) have authorised CGC as the approved employer for financing, management accounts, financing accounting and business professionals.



### Enhanced Learning Experience

In 2019 CGC, through its eLearning platform iTHINK, successfully introduced five modules: AMLA, DX, IT Security, PDPA and BCM. Internal subject matter experts developed these modules. Employees are required to pass an assessment at the end of the modules. We will continually invest in the eLearning platform, and more modules will be available for employees in 2020.

### Creating a Culture of Transparency

On 14 November 2019, CGC organised an Anti-Bribery & Corruption (ABC) Awareness programme for CGC's Board of Directors and Senior Management. Datuk Mohd Zamree Mohd Ishak, President/CEO, officiated, while two presenters from Institut Integriti Malaysia (INTEGRITI) and Suruhanjaya Pencegahan Rasuah Malaysia (SPRM) spoke on the importance of transparency.

## HUMAN CAPITAL STRATEGY

### Strategic Talent Acquisition

CGC continues to strive to recruit the most innovative minds from diverse backgrounds as it values the creativity that different perspectives bring to the Corporation. In line with the practice of previous years, we believe in leveraging talent from diverse industries to propel our strategic imperatives. Critical non-credit positions are filled with individuals from other industries, who bring with them a different experience, fresh perspective and varied skill-sets.

In ensuring a leaner workforce, CGC and its internal stakeholders have agreed to address workload needs through more holistic resource allocation e.g. job rotation and inter-division assignments. For employees, it enriches their career experience and extends their network and circles of influence beyond their existing workplace. For the Corporation, it reiterates the value of teamwork, demonstrated through sharing resources.



# OUR PEOPLE

Externally, CGC extended its internship programme by expanding the budget as well as increasing monthly allowances to RM1,000. This is in recognition of the expected increase on the cost of living.

As part of the collaboration with other Bank Negara institutions, CGC is participating in the Asian School of Banking's Financial Sector Talent Enrichment Programme (FSTEP). The first cohort will come on board in the first half of 2020.

Supporting our mission to build viable MSMEs, we provide talent placement services for Technical and Vocational Education and Training (TVET) graduates with our MSME clients nationwide. Throughout 2019, with the support of Kementerian Belia dan Sukan, CGC has placed 13 graduates.

In 2019, we also experimented with sourcing candidates via technology platforms. In 2020, the Corporation will invest in accessing these platforms further, as well as digitising Talent Acquisition processes in the latter part of 2020.

## Organisational Development

CGC has been improving its way of working and streamlining internal processes by refining the organisation structure in order to foster efficiency and effectiveness. The divisions involved in the refinement exercise are Business, Technology & Operations, Credit, Corporate and Finance, all with the aim of supporting the 5SP+ journey.

Notably, the Corporate Division centralised the Innovation & Product Development Department (IPD) and Strategic Data Analytics (SDA) to inculcate a culture of innovation to explore new ideas and products, and establish an enterprise-wide analytics function to allow for better planning and analysis.

For the Business Division, we improvised the role of GLCs/Government Agencies Department (GGD) and Bumiputera Private Sector Department (BPS) from sales and processing to marketing and collaboration with key stakeholders. In order to drive business, leads are passed to branches for processing.

CGC piloted workforce optimisation in some departments through Strategic Workforce Planning (SWP). This will enable CGC to establish the baseline of 'As-Is' workload requirement. Future realisation of process digitisation or system implementation will then be combined with the baseline to allow the Corporation to assess job-at-risk and prepare re-skilling of employees. As a result of the pilot, CGC developed and tested the methodology to conduct SWP planned for 2020.

Recognising that the execution of our business goals hinges on our leaders' capability and capacity to steward our resources in executing strategies, we reviewed and enhanced the Leadership and Behavioural Competencies based on three (3) clusters: Operational Excellence, Capitalise Opportunities and Nurture Talent to improve leadership capabilities of our employees towards a performance-based culture.

We also assessed employees against the new core competency framework. From that, we are able to gauge employee competency at enterprise level, thus Change employees' development intervention and potentials can be addressed effectively in 2020.

## Employee Experience

In 2019, we continued to engage and appreciate our employees through various activities anchored by CGC's core values:

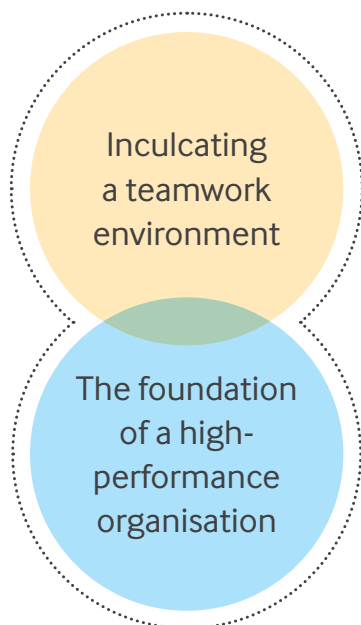




# OUR PEOPLE

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions  
**SUSTAINABILITY**  
Group Performance  
Corporate Governance  
Financials  
Additional Information

Due to good employee response in the prior year, some engagement programmes were re-organised in 2019. We also introduced and organised new activities to raise employees' morale and increase their participation.



In promoting teamwork, CGC required that engagement activities were spearheaded and organised by employee-led committees comprising members from cross-functional departments and divisions.

We also continued to foster a close relationship between all employees and members of Senior Management. A management walkabout was organised at CGC's Head Office and Main Branch to distribute Hari Raya Gift Giveaway to all employees as a gesture of appreciation in celebration of Syawal. The employees appreciated the gesture and the presence of the Senior Management team in presenting the Hari Raya gifts personally.

The quarterly town hall sessions are organised to regularly inform employees of updates and progress of organisational performance. These town hall sessions are an effective platform, providing two-way communication between Management and employees.



## Family Day

In August 2019, a Family Day for Head Office employees and family members, along with those from Main and Kuala Lumpur branches, was organised at the Forest Research Institute Malaysia (FRIM). Other branches organised similar events on a smaller scale at their respective venues. Employees and their family members took the opportunity to interact with one another in an informal and relaxing environment.



## Annual Dinner

Held in November 2019, the much-awaited employee event of the year was themed 'Party Like a Rock Star', voted by the employees themselves. Prior to the event, to add an anticipatory element, committee members went 'door-to-door' to give away popcorn to every employee. The highlight of the night was the awards ceremony for Top Sales Award and Long Service Award. Employees were also entertained by two renowned Malaysian artistes, Ning Baizura and Amy Search.

## Employee Engagement Survey

According to our staff, the employee experience in CGC has improved in comparison to 2018. This is evidenced in the Employee Engagement Survey conducted in December 2019, where the 2019 Engagement score increased by 3%, whilst the Enablement score increased by 1%.

# OUR PEOPLE

## STAFF ENGAGEMENT

Activities were organised throughout 2019 to ensure all CGC staff:

**Foster close relationships  
with one another**

**Exchange knowledge  
and practices**

**Build an open community  
within the Corporation**

Employees feel appreciated and acknowledged for their hard work and input in building a more conducive workplace. Events are arranged to raise employees' morale and increase their interaction to create a teamwork-driven environment.



**26  
April  
2019**

### People's Day

To foster and improve relationships among staff, the People's Day included talks from Hospital Selayang, KJMC, Public Mutual and Bank Muamalat on health and financial management. It was also a platform for 19 booths, including those set up by CGC's MSME customers.



**10  
May  
2019**

### Majlis Buka Puasa

CGC Board Members, HQ and KL Branch staff, together with caretakers and 54 children from Rumah Nur Sakinah, gathered to *Buka Puasa*, followed by Tarawih prayers and Moreh. Duit Raya was also distributed to the children and caretakers.



**26  
June  
2019**

### Hari Raya Gift Giveaway

Employees received Raya cookies as gifts, distributed by the President/CEO and Management members in a walkabout.



**08  
September  
2019**

### CGC Treasure Hunt 2019

The CGC staff Treasure Hunt took place from Kuala Lumpur to Pulau Spring Resort in Johor. It was an adventure-filled day of much fun, joy and laughter as happy winners returned home with gold cups and gifts.



**14 October -  
21 November  
2019**

### Jom Sihat Challenge (Session 2)

A 6-week intensive fitness/weight loss programme, led by Malaysia's fitness guru Kevin Zahri, helped staff stay fit by promoting a healthier lifestyle. Many of the participants were thrilled with their positive results at the end of the programme.



**05  
November  
2019**

### CGC 1st Technology Day

Choong Tuck Oon, CGC's Director posing a question at CGC's 1st Tech Day. This event brought staff together with experts to become more aware of digitalisation and the need to adapt and move with technology. Artificial Intelligence (AI) and Big Data trends were also shared as emerging technologies.



## Participating Financial Institutions (PFIs) 25



## P2P Partners 7



## ECF Partners 3



## Grant Provider Partner 1



## Capacity Building Agencies 3



## Other Financier 1



A Certificate of Merit, 'Best Innovation in Financial Services', from the Karlsruhe Sustainable Finance Awards for Malaysia's 1<sup>st</sup> Online SME Financing/Loan Referral platform – imSME.



In 2019, imSME was also a winner of merit award, the "Outstanding SME Development Project" from the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP).



Total Visitors  
**1,428,974**



Total Registered MSMEs  
**18,420**



Total MSMEs Referred to Capacity Building Agencies  
**39**

Total Approvals



Cases  
**2,175**



Value  
**RM199.32 million**

# ECONOMIC PRACTICES



## imSME 2019 ACHIEVEMENTS

Malaysia's 1<sup>st</sup> SME Financing/Loan Referral Platform – was launched in February 2018. Now in its second year, the Platform shows promising growth as an alternative channel for MSMEs to source financing products.

Our partner listing has increased to include alternative funding partners in the market, as we aspire to match MSMEs with the most suited funding options.

Technology and constant engagement with MSMEs are the key factors in aiding growth and development of imSME as the preferred financing/loan referral platform.

# ECONOMIC PRACTICES

Over  
**4,000**  
MSMEs benefitted  
from the Market Access  
Advisory

## CGC Developmental Programme™

### International Market Access



Provides wide-ranging assistance, including business advisory, preparatory courses, knowledge-sharing and facilitating, to more than 4,000 MSMEs that benefitted from the programme. The preparatory courses for International Market Access aim at preparing SMEs before they start to export their products or services. These courses are specially designed for SMEs who will participate in the International Market Access scheme under the CGC Developmental Programme™.



20  
April  
2019

### CGC Cross-Border E-Commerce

Teoh Kok Lin, CGC's Director addressing the audience during the talk. In advancing into the digital era, 115 SMEs attended the talk focusing on China's online shoppers, available funds for overseas business, various methods of selling and shipping, and stock control for Cross-Border e-commerce ventures.



23-24  
April  
2019

### CGC International BizMatch Bangkok, Thailand

The International BizMatch event, a collaboration with MATRADE, for export-ready Malaysian MSMEs was graced by Norman Dzulkarnain Mohd Nasri, Trade Commissioner of MATRADE Thailand and Dr. Hwee Khim Boo, Chairman of Malaysian-Thai Chamber of Commerce. The Malaysian entrepreneurs met buyers, marketed their brands for the first time in Thailand and visited innovation hub True Digital Park to meet potential buyers from supermarket chains in Bangkok.



26  
August  
2019

### CGC International BizMatch 2019 Bangkok, Thailand

Held in collaboration with MATRADE, export-ready Malaysian MSMEs had the opportunity to extend their market reach. On average 10 buyers attended the one-on-one business matching sessions with the Malaysian entrepreneurs. The event included a True Digital Park visit to meet with potential buyers from Thai supermarket chains.



26  
August  
2019

### Preparatory Course for International Market Access – Business Opportunities in ASEAN Market

Organised by CGC and MATRADE, some of the topics presented include market outlook for MSMEs in the ASEAN market, available cross-border financing for MSMEs for export and awareness of intellectual property. Forty participants from 18 companies that are CGC customers participated in the 2019 CAEXPO.



21-24  
September  
2019

### 16<sup>th</sup> CAEXPO 2019 Nanning, China

In the fourth cooperation with MATRADE, CGC supported 18 out of the 167 MSMEs to attend the 16<sup>th</sup> China-ASEAN Expo (CAEXPO) in Nanning. As part of the CGC Developmental Programme™ International Market Access initiative, 44 MSMEs have participated in CAEXPO since 2016.

## CGC Developmental Programme™

### Local Business Matching

CGC Local BizMatch, a business matching platform, encourages aspiring MSMEs keen to penetrate specific markets. In a 15-minute slot, the MSMEs present and pitch their products to buyers.



### Program Citarasa Malaysia (PCM)

CGC participated in 'Program Citarasa Malaysia' launched by YB Datuk Seri Saifuddin Nasution Ismail, Minister of Domestic Trade and Consumer Affairs. The programme showcases and promotes Malaysian MSME products.



### Local BizMatch

A domestic business matching platform to encourage aspiring entrepreneurs to engage with buyers in the business matching session. In pitching, MSMEs have the opportunity to display their products, sell to local hypermarkets and export to international markets. The CGC team was at hand to support with business financial solutions assistance.



### Halal Preparatory Course with Nestle Malaysia and SME Corp

Halal Preparatory Course with Nestle Malaysia and SME Corp, in collaboration with Halal Industry Development Corporation, designed for MSMEs in the food and beverage industry.

## MENTORING WORKSHOPS

CGC's Mentoring Workshops are aimed at facilitating MSMEs, through a series of workshops and knowledge-sharing sessions, to upskill and gain insights from business experts. In 2019, topics covered included Go Digital Talk, Mastery Class, and Gaining Market Access Talk via workshops at six locations across the country. Some of these events were jointly hosted by partners, such as Malaysia Digital Economy Corporation (MDEC), KPDNHEP, HDC, MyIPO, Lazada, Amaxmall.com, TM Unifi and other industry experts providing knowledge and hands-on assistance to MSMEs.



### Mastery Classes

An extension of the hands-on session to enhance MSMEs' capabilities in specific areas. In 2019, the Smart Design and Packaging Mastery Class was jointly held with SIRIM in Kota Kinabalu, Sabah. The MyIPO on logos and trademarks was held in Kuantan, Pahang.



### Go Digital Talk

Held throughout the year in the Klang Valley, Miri, Kuching, Sandakan, Johor Bahru and Ipoh, from January to November 2019.



### Gaining Market Access Talk

Workshops were held from March to November 2019 in Penang, Seremban, Kota Kinabalu, Melaka, Kuantan and the Klang Valley.



# ECONOMIC PRACTICES

## FINANCIAL ADVISORY

01

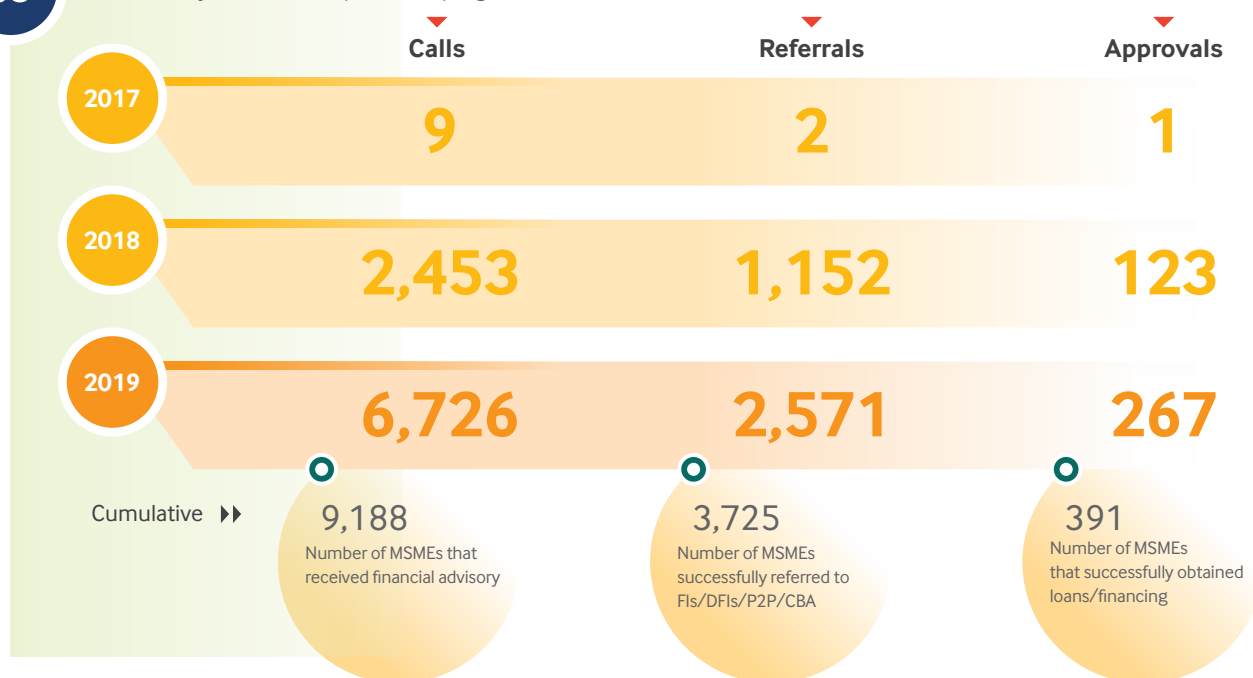
Established since imSME's launch, the Financial Advisory (FA) Team has the role of assisting imSME applicants who do not get a product match or financing from FIs/DFIs. This includes reviewing these MSMEs, and subsequently providing comprehensive advice, and recommending alternate financing or suitable capacity-building agencies.

02

Since imSME's inception, 9,188 MSMEs who failed to get financing from FIs/DFIs have undergone or are undergoing advisory, with 3,725 successfully referred to FIs/DFIs/alternate financiers. In addition, a total of 391 MSMEs subsequently got loans/financing from either FIs/DFIs/alternate financiers like peer-to-peer (P2P) lenders.

03

Year-on-year, we see exponential progress and results.



01

In 2019, CGC established MyKNP by replicating the FA Team model in providing financial advisory to MSMEs that need assistance post-rejection from all FIs/DFIs. The objectives are to assist more MSMEs to get loans/financing and to enhance customer experience for MSMEs.

02

Since inception, 37 enquiries have been received, with two successfully obtaining loans/financing after receiving the financial advisory.

2019

**37** enquiries received for MyKNP@CGC

▶▶ **2** MSMEs obtained loans/financing

# CORPORATE PARTNERSHIP

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information

CGC consistently partners with numerous corporations to gain knowledge and enhance its service to its customers. MSMEs gain immense benefit from these collaborations in amplifying their services and upgrading their products. Joining forces with the most synergised partnerships aids outreach and brand awareness.

### Industry Collaborations



13  
March  
2019

#### TM BizNet Series

TM SME BizNet is a vertical-based experiential event and roundtable session organised by TM, drawing MSME entrepreneurs from across the country. As a partner, CGC promoted its imSME platform to participants and publicised the Corporation's background and product offerings.



18  
July  
2019

#### Malaysia Rail Link Berhad

CGC and Malaysia Rail Link Berhad ventured into a strategic collaboration to avail financing facilities to Bumiputera vendors participating in related sectors affiliated to the ECRL project.



16  
August  
2019

#### SME Corporation Malaysia TUBE Programme

CGC strongly supports and is a strategic partner in various SME Corp programmes throughout the year. Program Tunas Usahawan Belia Bumiputera (TUBE), attended by disabled entrepreneurs, offers financing as well as workshops on CGC's Business Financing and Developmental Programme™.



03  
September  
2019

#### Kementerian Belia & Sukan

CGC is a main committee member for the Youth Entrepreneurs Development Programme. Led by the Ministry of Youth and Sports, the programme strategises the direction and designs modules for all TVET schools and colleges nationwide.

## SUSTAINABILITY

# CORPORATE PARTNERSHIP



13  
September  
2019

### Syarikat Perumahan Negara Berhad

CGC and Syarikat Perumahan Negara Berhad ventured into a strategic collaboration, offering financing facilities to Bumiputera vendors from related sectors affiliated to SPNB's housing development project nationwide.



22  
October  
2019

### Super 8 Women Trade Chambers

CGC collaborated with Persatuan Pedagangan dan Pengusaha Melayu Malaysia (PERDASAMA) in a hi-tea and networking session with women trade chambers: Persatuan Wanita Bumiputra Dalam Perniagaan Profesion Malaysia (PENIAGAWATI), Persatuan Usahawan Wanita Bumiputra Malaysia (USAHANITA), Pertubuhan Wanita Dalam Perniagaan & Pemikiran Kreatif Malaysia (PEWANGI), Business Professional Women (BPW), Wanita Inspirasi Negara (WIN), Women Entrepreneur Network (WENA) and Malaysian Bumiputera Make-up Artist Association (MBMUAA).

## BRANCH EVENTS

### Main Branch, Kelana Jaya



11  
February  
2019

### Chinese New Year Celebration

The staff at CGC's Main Branch conducted a mini Chinese New Year 'Open House' to celebrate and spread festive cheer amongst its MSME customers, vendors and business partners.

### Seremban



26  
February  
2019

### Hari Bersama Pelanggan

Open day for customers organised by CGC Seremban as a platform to address issues and enquiries.



# CORPORATE PARTNERSHIP

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information

### BRANCH EVENTS

#### Prai and Alor Setar



11  
March  
2019

#### Briefing Session to Kedah Indian Chamber of Commerce

A briefing session was held with members of the Chamber of Commerce, introducing CGC's products and services with a session for imSME registrations.



23  
July  
2019

#### TM SME Biz Net

CGC branch booth at TH Hotel Alor Setar to promote CGC's financing products and services.

#### Kuantan



13  
April  
2019

#### Program Santuni Rakyat, Peringkat Negeri Pahang

CGC Kuantan branch participated in the 'Program Santuni Rakyat Semarak Kasih Malaysia Sejahtera' which was officiated by YAB Dato' Seri Dr. Wan Azizah Wan Ismail, Deputy Prime Minister at Berjaya Megamall Kuantan.

#### Alor Setar



28-29  
September  
2019

#### Karnival Kewangan Perlis

CGC participated in Bank Negara Malaysia's signature 'Karnival Kewangan' programme.

# COMMUNITY & STAKEHOLDER ENGAGEMENT

## MEDIA

CGC registered a strong media presence in 2019, with close to 1,000 media mentions. Media coverage more than doubled in comparison to 2018. Widely reported events included the MyKNP Launch Ceremony, CGC-AmBank Portfolio Guarantee Signing Ceremony, Extension of CGC's TPUB-I scheme, CGC-CIMB Bank Portfolio Guarantee Signing Ceremony and the Star Outstanding Business Awards (SOBA).

In addition, several exclusive interviews and press conferences were organised with selected media houses such as ASTRO Awani, Radio Television Malaysia (RTM), The Sun Daily, Nanyang Siang Pau and Berita Harian to increase CGC's brand presence and awareness.

Efforts and initiatives to foster closer ties with the media were also conducted throughout the year, with leading media and radio houses such as The Star, The Edge, The Malaysian Reserve, Media Prima and BFM Radio. A total of 28 media engagement initiatives were carried out for the year 2019 and January 2020.

### Interviews



3  
January  
2019

#### The Sun Daily

An exclusive interview with Datuk Mohd Zamree Mohd Ishak, President/CEO on his 2019 vision and plans.



25  
January  
2019

#### ASTRO Awani

Exclusive Interview with Rahim Raduan, Chief Corporate Officer on the recently launched imSME platform and CGC's direction for 2019.



30  
January  
2019

#### ASTRO Awani

Rahim Raduan, Chief Corporate Officer spoke on Persidangan Jiwa SME 2019 about the Corporation's commitment to assisting Malaysian MSMEs via the imSME portal.



4  
September  
2019

#### ASTRO Awani

Leong Weng Choong, Chief Business Officer spoke on the close CGC-Maybank ties in working together to build capacity.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions  
**SUSTAINABILITY**  
Group Performance  
Corporate Governance  
Financials  
Additional Information

## Press Conferences



18  
January  
2019

### CGC-AmBank (M) Berhad PG Signing Ceremony

A strategic collaboration with PROTON to provide financial access for eligible Proton Edar dealers to upgrade their facility centres.



28  
February  
2019

### CGC-Standard Chartered Bank (M) Berhad PG Signing Ceremony

Launch of WOWnita and celebrating 10 years of collaboration.



18  
April  
2019

### CGC-AmBank (M) Berhad PG Signing Ceremony

A new collaboration for Shariah-Compliant SME Biz Start Up-i.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

## Press Conferences



26  
April  
2019

### CGC-CIMB Bank Berhad PG Signing Ceremony

To provide SMEs access to financing through Portfolio Guarantee-i Scheme.



13  
June  
2019

### Hari Kaamatan

In conjunction with Hari Kaamatan celebration, Rahim Raduan, Chief Corporate Officer briefing Sabah Media representatives about CGC products and services.



4  
July  
2019

### SME Apprentice Scheme, 2<sup>nd</sup> Cohort Launch

Dato' Agil Natt delivering his welcoming remarks at the launch of the 2<sup>nd</sup> cohort of CGC's SME Apprentice Scheme for Technical and Vocational Education Training (TVET) graduates.



8  
August  
2019

### CGC-Bank Simpanan Nasional PG Signing Ceremony

To aid micro SMEs who have minimal credit track record.



20  
August  
2019

### Halal Malaysia

CGC held its 3<sup>rd</sup> Gaining Market Access workshop in collaboration with the Halal Industry Development Corporation (HDC) in Kota Kinabalu officiated by YB Tuan Azhar Datuk Haji Matussin, Assistant Minister of Trade and Industry.



21  
August  
2019

### MyKNP Launch

Adnan Zaylani Mohamad Zahid, Assistant Governor of Bank Negara Malaysia (BNM), Azaddin Ngah Tasir, CEO of Agensi Kaunseling dan Pengurusan Kredit (AKPK) and Datuk Mohd Zamree Mohd Ishak, CGC PCEO addressing the press at the MyKNP launch. MyKNP is a collaboration between CGC, BNM and AKPK.

# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information

### Meet & Greet



15  
August  
2019

#### The Star Media Group

Working visit to The Star hosted by their Chairman Datuk Fu Ah Kiow to forge a stronger relationship between CGC and the country's leading English language newspaper.



11  
September  
2019

#### Media Prima Berhad

Members of CGC's senior management team paid a courtesy visit to Media Prima Berhad's Managing Director, Datuk Kamal Khalid.



19  
September  
2019

#### The Edge Malaysia

Datuk Mohd Zamree Mohd Ishak, CGC President/CEO headed his team in exploring potential for mutually beneficial collaboration during this visit.



25  
September  
2019

#### Media Prima Berhad

Rahim Raduan, Chief Corporate Officer briefing the Media Prima team headed by Khaidir A. Majid, Berita Harian Group Editor, on CGC's role in developing the MSMEs.





# COMMUNITY & STAKEHOLDER ENGAGEMENT

## STUDY VISITS

As a vocal advocate of financial inclusion, CGC regularly hosts dignitaries, bankers and government officials from abroad. The aim is to share knowledge and begin challenging conversations that will be advantageous to MSMEs globally.

In 2019, five study visits were organised, involving guests from Egypt, Thailand, South Korea and Papua New Guinea. Much knowledge was exchanged, best practices vetted, and products and services highlighted.



27  
March  
2019

International Cooperation and  
Donor Projects Department,  
Egyptian Bank Institute, Egypt.

“

The study visit examined the practical application of SME banking theories, exchanged experience of SME financing policies and procedures, and discussed various techniques of SME credit scoring and risk management. Also included were the evaluation of SME banking services and international practice applications with respect to the clustering approach. All the participants were pleased with how informative the visit was.

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**REHAM FATHY**

Senior Coordinator (B), International Cooperation and  
Donor Projects Department, Egyptian Bank Institute.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions  
**SUSTAINABILITY**  
Group Performance  
Corporate Governance  
Financials  
Additional Information



08  
July  
2019

International Affairs Division,  
Communication and Corporate Branding  
Department, Thailand Credit Guarantee,  
Thailand.

“

It was a valuable and insightful visit, with informative presentations on CGC's notable achievement in business and credit guarantee supplementation in Malaysia. Having learnt a lot from the achievements and experiences, the study visit has given us better knowledge and understanding of CGC's success in the credit guarantee systems and operations that have contributed to sustainable growth and development of SMEs and economy in Malaysia and throughout the world. Additionally, CGC credit guarantee system will help us develop our system more and pursue our mission in assisting SMEs and transforming TCG.

”

**BENJAPAT CHAROONROJ**

Manager, International Affairs Division,  
Communication and Corporate Branding Department,  
Thailand Credit Guarantee.



12  
November  
2019

Korea Credit Guarantee Fund (KODIT),  
South Korea.

“

We think that the visit and the discussions have broadened the horizons of KODIT's personnel. It was a great opportunity to go beyond our experience of domestic credit guarantee operations. We learned about the supporting policies for SMEs that member countries have and the type of credit guarantees they provide. During our visit to CGC, we saw how the credit guarantee system of Malaysia works. It was obvious the Malaysian government has put in the effort to find out ways to support Malaysian SMEs. That was unforgettable. Especially, for low credit-rating and female-owned companies whose guarantee applications are unlikely to be accepted, Malaysian commercial banks can support those companies by granting a loan directly. Even if their guarantee application is not approved, the banks provide business consultations as a supplementary service. I would like to suggest the sharing of all CGC members' supporting programmes and new types of credit guarantee for SMEs. It would help members to put together new approaches to support each country's SMEs.

”

**KWON HAESONG**

KODIT

## COMMUNITY & STAKEHOLDER ENGAGEMENT



18-19  
November  
2019

**Korea Federation of Credit Guarantee Foundation (KOREG), South Korea.**

“

We, the Korea Federation of Credit Guarantee Foundation (KOREG) are preparing for a paradigm shift for the new future and visiting CGC gave us beneficial information and lessons. KOREG has mainly focused on credit guarantee programmes and we have been contemplating the financial advisory and mentoring service aspect. CGC's information-sharing was directly helpful to planning our business expansion. The Marketing Access Programme also gave us invaluable inspiration. We hope to continue this special relationship with CGC in the future, as it was a delightful experience to cooperate. The person in charge of the international relations was very kind and efficient at the same time. CGC was well prepared for the visit, and we enjoyed the hospitality and valuable information, simultaneously. The employees were very friendly and professional. We hope to continue to work together in the future. We wish you only everlasting growth and hopefully wait for your visit to Korea!

”

**PARK SONGMAN**  
KOREG



19-22  
November  
2019

**SME Accelerator Program, Bank of Papua New Guinea (FSS Group).**

“

The site visit and technical discussions between CGC Malaysia and the Bank of PNG have given us a clear understanding of CGC's role in providing access to credit and other services to Malaysians. It has also given the Bank of PNG a clear direction in what we have/need to do in order to establish a similar entity for PNG to support our SMEs and the country's economy. Discussions with CGC Malaysia were very professional and courteous. Relevant information about its operations, services and products, and past and present experiences were presented diligently and have given Bank of PNG insight into the operations and partnerships of CGC Malaysia.

”

**JUDITH KASEK**  
Communications Officer, SME Accelerator Program, FSS Group.  
Bank of Papua New Guinea

# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions  
**SUSTAINABILITY**  
Group Performance  
Corporate Governance  
Financials  
Additional Information

## CORPORATE ENGAGEMENT

CGC's key corporate events with its stakeholders and business partners establish the Corporation's aims to nurture and build MSMEs in Malaysia. To benefit our customers, we build and foster close relationships, encouraging them to achieve their goals. In addition, we connect entrepreneurs to unparalleled opportunities expanding MSMEs' scope to succeed in growing their businesses. The events also help us build our brand awareness and market our products, while the various avenues allow us to express our identity in conveying our values.



12  
January  
2019

### Digital Free Trade Zone (DFTZ) Workshop

Seven workshops organised by the Association of Chinese Chambers of Commerce & Industry of Malaysia (ACCCIM), enhancing business knowledge with focus on B2B and B2C ties amongst its members.



20  
January  
2019

### Seminar Usahawan Belia 2019

Guest speaker Mohd Azman Mohd Taufik, Senior Vice President of Bumiputera Development & Products, covered entrepreneurial opportunities at the seminar organised by Majlis Amanah Rakyat (MARA) for its students.



16-17  
February  
2019

### Mega Careers & Study Fair (MCASF)

CGC participated as a silver sponsor in its first Career Fair alongside other companies, to source the best talent.



# COMMUNITY & STAKEHOLDER ENGAGEMENT



19  
February  
2019

## BNM Entrepreneurs Financing Programme

Organised by Bank Negara Malaysia and Kuala Lumpur & Selangor Indian Chamber of Commerce & Industry (KLSICCI), Wong Keet Loong, Senior Vice President of Marketing & Sales, spoke on CGC's role in developing the Malaysian MSMEs and its imSME portal.



28  
February  
2019

## Grow & Accelerate Your Business in 1 Day

Jenny Hoh Chiew Moi, Vice President of SME Advisory & Marketing, was one of the guest speakers at the event, speaking on 'Access to Funding' as well as introducing the imSME portal.



14-15  
May  
2019

## Mini Youth Business Export (myBEX)

The 2-day event organised by Ministry of Youth & Sports was officiated by YB Syed Saddiq Syed Abdul Rahman, Minister of Youth & Sports. With activities such as business matching, pocket talk, exhibitions and sales of products from all over the country, the event provided MSMEs with the latest information and advice on entrepreneurship.



20  
February  
2019

## 42<sup>nd</sup> ADFIAP Annual Meeting 2019

In line with CGC's aims to foster a relationship and to learn from global Financial Institutions, Datuk Mohd Zamree Mohd Ishak, President/CEO, attended as a guest speaker and spoke on the subject 'DFIs and Entrepreneurship Development'.



2-3  
March  
2019

## The Malaysia Careers & Training Fair (MCTF)

CGC participated in the 21<sup>st</sup> MCTF19 Fair organised by AIC Exhibitions in collaboration with JobStreet.com. The annual fair gathered over 130 companies across 40 industries for candidates to meet and network with Malaysia's top employers under one roof.



16  
May  
2019

## Field Trip to Institut Kemahiran Belia Negara (IKBN)

Institut Kemahiran Belia Negara (IKBN) is a Technical and Vocational Education and Training (TVET) incubator equipped with advanced machinery and technology to enable students to up-skill into entrepreneurship.

# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information



17  
June  
2019

### Majlis Jamuan Aidilfitri

An Open House to celebrate the Aidilfitri festive season with over 1,300 guests comprising clients, industry partners, stakeholders and CGC staff.



20  
June  
2019

### CGC 46<sup>th</sup> Annual General Meeting

CGC held its Annual General Meeting with its stakeholders, to share the company's past performance, current progress and future plans.



4  
July  
2019

### CGC SME Apprentice Scheme 2<sup>nd</sup> Cohort Launch

CGC launched the 2<sup>nd</sup> cohort of its apprentice scheme for Technical and Vocational Education Training (TVET) graduates. For the 11 TVET graduates, this scheme helps them to learn new skills, gain invaluable experience and develop their potential as future entrepreneurs.



# COMMUNITY & STAKEHOLDER ENGAGEMENT



17  
July  
2019

## Star Outstanding Business Awards (SOBA) Lab

The Star Outstanding Business Awards (SOBA) also holds workshops and talks to develop MSMEs. At this SOBA Lab, Mohd Azman Mohd Taufik, Senior Vice President, Bumiputera Products & Development, spoke on navigating the financial maze in growing one's business.



26-28  
July  
2019

## Board of Directors and Management Retreat

In this retreat, the Board of Directors and Management discussed strategic matters, the overall plan for the following financial year and CGC's next 5-year plan 2021-2025.



19 August  
10 September  
2019

## Knowledge Sharing Workshop on SME Financing

This knowledge sharing workshop on SME Financing is organised by Bank Negara Malaysia and the Association of Banks Malaysia to scale up Financial Advisory for SMEs. The workshop was attended by about 100 SME Corp Business Counsellors.



29  
August  
2019



15  
October  
2019

## National Economic Forum (NEF) 2019

This is the second year the National Chamber of Commerce and Industry of Malaysia (NCCIM) organised this biennial forum, attended by over 800 participants. In addressing Malaysia's economic issues and business landscape, the NEF also provides insights and feedback to the Government on the formulation of economic policies moving forward.

## Future SME Conference 2019

CGC participated in the Future SME Conference, organised by SME Corp, themed 'Engineering the Future' was officiated by YB Datuk Seri Mohd Redzuan Md Yusof, Minister of Entrepreneur Development and Cooperative. The event featured industry experts and thought leaders sharing their knowledge and insights on future business trends, innovations, technologies, strategies and best practices in the digital era.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information

28-30  
October  
2019



### 32<sup>nd</sup> Annual Conference of Asian Credit Supplementation Institutions Confederation (ACASIC)

Hosted by the Central Bank of Sri Lanka in Colombo, the conference was themed 'Credit Supplementation: Towards Sustainable Development'. It was attended by 90 member institutions' participants from 11 countries. Datuk Mohd Zamree Mohd Ishak attended via video conference.

31  
October  
2019



### Halal Preparatory Course

CGC in collaboration with Halal Industry Development Corporation organised a Halal Preparatory Course with Nestle Malaysia and SME Corp under the CGC Developmental Programme™. The 2-day programme was designed for MSMEs in the food and beverage industry. Twenty-four participants from 15 companies attended this course.

15  
November  
2019



### Worldtech Solutions Sdn Bhd Customer Appreciation Night 2019

Yushida Husin, Chief Technology and Operations Officer, together with her team represented CGC at the Customer Appreciation Night. CGC also received a Certificate of Appreciation during the event.

12  
December  
2019



### SME Financing Seminar and Financial Clinics

The SME Financing Seminar and Financial Clinic was organised by Bank Negara Malaysia and officiated by YB Dato' Ir Haji Amirudin Hamzah, Deputy Finance Minister. This seminar and knowledge sharing session aimed to enhance the awareness on various SME financing initiatives. It was held primarily for SMEs in the central region, with over 400 SME attendees.

28-29  
December  
2019



### Putrajaya Literacy in Financial Technology/Living in Future Times (LIFT)

CGC participated in the 2-day festival, jointly organised by the Ministry of Finance and Bank Negara Malaysia (BNM) and graced by YAB Dato' Seri Wan Azizah Wan Ismail, Deputy Prime Minister.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

## COLLABORATION WITH INDUSTRY PARTNERS

CGC, in delivering stakeholder value, continues to support events that recognise MSME contributions to the country, community and overall economic growth. It is also an opportunity to create and spread awareness about our brand and products.

In collaborating with industry partners at these events, actively engaging with stakeholders does more than sustain their goodwill and co-operation. It enables us to remain competitive and successful, staying in touch with wider social expectations while ensuring values and business principles are upheld.

Through constant communication and engagement, CGC and its industry partners are able to mutually understand aims and work together to achieve the goals.

### The Star Outstanding Business Awards (SOBA) 2019



### SOBA Awards 2020: Launch Ceremony

As a key sponsor for the event, CGC was represented at the launch ceremony by Wong Keet Loong, CGC Senior Vice President, Marketing & Sales.



### SOBA 10<sup>th</sup> Year Anniversary Celebration

The Star Media Group hosted a dinner to celebrate a decade of business excellence. It is a night to recognise the success of past SOBA recipients, network with past SOBA winners, as well as an opportunity to rekindle old bonds and make new ones. CGC attended the dinner as one of its sponsors and supporter of the Awards.



### SOBA 2019 Dinner

CGC sponsored SOBA for the fifth year in a row, supporting inspiring Malaysian enterprises towards excellence and outstanding achievement. The award ceremony was graced by Dato' Abdul Majid bin Ahmad Khan, Chairman of the Malaysian Investment Development Authority (MIDA).

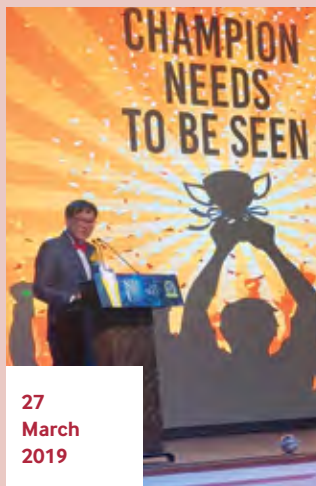


# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions  
**SUSTAINABILITY**  
Group Performance  
Corporate Governance  
Financials  
Additional Information

## The BrandLaureate SMEs Strategic Business Partner Award

The BrandLaureate SMEs Best Brands Awards 2018-2019, themed 'To Be Seen', recognises the role and contributions of the country's outstanding brands. The BrandLaureate SMEs Strategic Business Partner Award recognised CGC for its pivotal role in assisting MSMEs to grow and progress.



27  
March  
2019



## Nanyang Siang Pau Golden Eagle Awards (GEA) 2019



15  
August  
2019

### GEA Signing Ceremony

Presented by Nanyang Siang Pau, GEA honours the best of Malaysian SMEs, recognising their outstanding achievements. The Award was founded 18 years ago, and this year was CGC's fourth consecutive year as its co-sponsor.



15  
November  
2019

### GEA 2019 Launch Ceremony

GEA honours the best of SMEs in Malaysia by giving them recognition for their hard-earned success and outstanding achievements. The event was graced by Imran Abdullah, Senior Director, Ministry of Entrepreneur Development and Cooperative, and attended by over 1,000 entrepreneurs.





# COMMUNITY & STAKEHOLDER ENGAGEMENT

## CORPORATE RESPONSIBILITY (CR) PROGRAMMES

Corporate Responsibility programmes practically integrate social and environmental goals into business operations. At CGC we empower communities in which we operate through targeted social investment, volunteer efforts and long-term partnerships.

In aiming for sustainable impact, these programmes focus on raising awareness for charitable causes. These causes encompass education, social wellbeing, sports development and celebrating of festivals with underprivileged communities. Our extensive CR programme is a continuous effort to give back to society in support of local communities. Moreover, the CR programme develops sustainable efforts towards managing their growth.

We carry out our CR initiatives throughout the year, with the Board, Management and employees as active participants. Programmes build and strengthen relationships between CGC and fellow Malaysians, while assuring our integrity in nurturing society. At the same time, we learn more about our communities and their needs.



2  
March  
2019

### Persatuan Tindakan Wanita Islam (PERTIWI) Soup Kitchen

A second collaboration with PERTIWI, participating in their Soup Kitchen programme feeding 500 homeless people and the urban poor.



8  
March  
2019

### Special Olympics Malaysia

A collaboration with Special Olympics Malaysia to co-sponsor air tickets for 44 Malaysian athletes to the 50<sup>th</sup> Special Olympics World Summer Games held from 14 to 21 March 2019 in Abu Dhabi, United Arab Emirates. The event was graced by YM Raja Dato' Sri Azureen binti Almarhum Sultan Azlan Muhibbuddin Shah Al-Maghfullah.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information



2  
March  
2019



10  
May  
2019

### Ramadan with Rumah Nur Sakinah

Shazmeer Mokhtar, Chief Financial Officer accompanying a young shopper from Rumah Nur Sakinah, Shah Alam. This Hari Raya shopping experience was redefined for 47 children between the ages of four and eight. A week later, these children were hosted at a Buka Puasa dinner with CGC Board, Management and staff.



18  
April  
2019

### Blood Donation Drive

It was CGC's 5<sup>th</sup> consecutive year in organising the Blood Donation Drive in collaboration with Pusat Darah Negara (PDN). A total of 56 candidates successfully passed the screening tests and donated their blood.



13  
June  
2019

### Kaamatan with Kota Kinabalu Palliative Care Association

The Festival was celebrated with songs and traditional dances at The Palliative Care Association in Kota Kinabalu. The Association cares for over 160 terminally ill cancer patients at its premises, serving areas around Kota Kinabalu, Tuaran and Papar.



## SUSTAINABILITY

# COMMUNITY & STAKEHOLDER ENGAGEMENT



14  
June  
2019

### Gawai with Persatuan Kebajikan Harapan, Kuching

CGC Kuching branch, in collaboration with Persatuan Kebajikan Harapan, identified poverty-stricken families from Sarawak's rural areas. In view of the families' circumstances, CGC donated items such as rice, tissues, milk powder, dried food and adult diapers.



27  
July  
2019

### Visit to Pertubuhan Kebajikan Anak Yatim & Fakir Miskin Nur Iman

In conjunction with the Board of Directors and Management retreat, a special corporate responsibility programme was organised. A total of 24 children, aged six to 17, from Pertubuhan Kebajikan Anak Yatim & Fakir Miskin Nur Iman, were treated to light refreshments and handouts of tokens of appreciation.



3  
August  
2019

### Plant-a-Tree

Held at Teratak Floria, FRIM Kepong, this programme was part of CGC's Family Day event. Attended by CGC Board, Management and Staff, the endeavour supported the government's call to reduce carbon emissions by up to 40%.



30  
August  
2019

### Merdeka Midnight Rugby Meet

The Merdeka Midnight Rugby Meet attracted an audience of more than 2,000, including Management, alumni members of 16 prestigious schools from the Rugby Club, students and the public. This is the second consecutive collaboration between CGC and the Ministry of Communications and Multimedia.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information



### Hari Pahlawan with Persatuan Bekas Polis Malaysia (PBPM)

In conjunction with Hari Pahlawan and Hari Malaysia, CGC hosted a high tea for 50 veteran police personnel from PBPM. During the event, the veterans shared their service experiences and CGC donated to PBPM adjustable beds, alloy canes, wheelchairs and a prosthetic leg.



### Persatuan Kebajikan Rumah Perlindungan Teratak Nur Insan Kuala Lumpur & Selangor (NURI)

A special programme organised with NURI orphanage to provide school stationery and aid in support of education.



### Wheelchair Contribution to Persatuan Kebajikan Rakyat Malaysia (PKRM)

CGC contributed five wheelchairs to PKRM to support the Association's 'Program Bantuan Kerusi Roda Rakyat Malaysia'.

# COMMUNITY & STAKEHOLDER ENGAGEMENT



27  
September  
2019

## Book Donation Drive to Children's Home of Hope (CHH)

We held a Book Drive programme for the CHH in collaboration with the National Cancer Society of Malaysia (NCSM). Activities included book-reading sessions and a clown show. About 200 books, as well as blankets and neck pillows, were donated to the Home.



29  
September  
2019

## Malaysia AIDS Foundation – Red Ribbon Gala Dinner

CGC was a sponsor at the event organised by the Breast Cancer Welfare Association to raise funds to support treatment and care for those living with HIV or AIDS.



8  
October  
2019

## Visit to National Autism Society of Malaysia (NASOM), Klang

Our Management and staff spent time with children from NASOM Klang Branch, organising various exercises, games and activities. The programme also served as early exposure and awareness about autism.



# COMMUNITY & STAKEHOLDER ENGAGEMENT

Review of the Year  
How We're Organised  
Key Messages  
Our Strategy  
Performance by Divisions

## SUSTAINABILITY

Group Performance  
Corporate Governance  
Financials  
Additional Information



8  
November  
2019

### Deepavali with Persatuan Kebajikan Rumah Anak Yatim Sri Sai Selangor

Over 50 children and caretakers from Persatuan Kebajikan Rumah Anak Yatim Sri Sai Selangor were hosted by CGC for a Deepavali together. The event began with the lighting of the 'Kuthuvilakku' followed by traditional dances and food, as well as money packets and gifts for the children.



23  
November  
2019

### Back to School with Sekolah Kebangsaan Jeram, Klang

To support education and to encourage children from financially poor backgrounds, CGC's 2019 'Back to School' initiative marked its sixth consecutive year. More than 90 students from Sekolah Kebangsaan Jeram, Klang received school bags, uniforms, shoes and socks.



12  
December  
2019

### Christmas at Institut Jantung Negara (IJN)

Our annual Christmas celebration was with 70 patients from the IJN Children's Ward. The children joined in the Christmas carols and received gifts from Santa Claus amid the good cheer.