BUSINESS MODEL

OUR CAPITALS

FINANCIAL

Share Capital

Our source of funds is mainly procured from guarantee fees and other liability instruments, operations, and equity to run our business and finance our development and operating activities to expand MSME access to financing. The guarantee and financing base's growth represents our expanded outreach activities to move our core business functions forward, enabling MSMEs to achieve business objectives.

RM 1.79 billion

HUMAN

Total Number of Employees

We take pride in their accomplishments by investing in our people's growth and providing them with a conducive atmosphere to follow their career paths and cultivate personal goals. In executing CGC strategies and capitalising on opportunities to provide solutions to improve MSMEs' viability, we inspire our people to achieve excellence in execution.

574 people

SOCIAL AND RELATIONSHIPS

Through our relationships with our stakeholders, including the communities in which we work our social capital is continuously enhanced. We create an enabling atmosphere for all our stakeholders. We also incorporate their needs into our business processes, fulfilling our commitments while building long-term value and mutual progress in realising expectations.

INTELLECTUAL

Intellectual capital is seen as one of the imperative intangibles that drive competitive advantage.

This includes intellectual property, such as patents, copyright, organisational structures and software, procedures and protocols. It also consists of the intangibles linked to the brand and credibility we have created. In faster approvals, digitisation has enhanced customer service, changed the way workers work and decreased repetitive manual procedures with robotic process automation. Cybersecurity risks and data protection issues are the same standard with existing FI requirements, and with digitalisation as the pathway forward.

...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

SUPPORT

- Forging strategic alliances with relevant agencies and trade associations in an effort to reach out to MSMEs
- Provision of CGC Developmental Programmes™ encompassing Advisory for Financial Access and Advisory for Market Access Mentoring Programmes

BUSINESS MODEL

...DELIVERING FINANCIAL OUTCOMES FOR CGC

...VALUE CREATED FOR OUR STAKEHOLDERS

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

SUSTAIN

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 Reputational Risk

RM455.1 million
TOTAL INCOME

RM193.0 million
REVENUE

RM1.5 billion
LIABILITIES

RM3.7 billion
EQUITY

RM5.2 billion
TOTAL ASSETS

RM110.8 million
NET PROFIT

EMPLOYEES

- Employment opportunities.
- Invested more than RM1.6 million for staff training and development in 2020.

REGULATORS

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

CUSTOMERS

- CGC has made available to MSMEs over 490,000 guarantees and financing valued at over RM80 billion.
- Over 13,400 guarantees and financing approvals for MSMEs in 2020.
- Guarantee and financing approvals valued at RM5.9 billion for MSMEs in 2020.
- 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 16,594 MSMEs in 2020.
- Through our associate, Credit Bureau Malaysia, credit information and credit rating services are made available to MSMEs to enhance their credibility and bankability to secure financing.