






# UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

As a development financial institution, our businesses and operations are aligned with the Sustainable Development Goals (SDGs) adopted by all United Nations member states in 2015. With financial inclusion being at the top of our agenda, we remain committed to contributing directly and indirectly towards achieving many of the goals, particularly ending poverty, reducing inequalities, and spurring economic growth.

In doing so, CGC makes efficient use of its resources in order to create value in a sustainable and responsible manner. Not only do we add value to our external stakeholders such as MSMEs, shareholders, and ecosystem partners, we also appreciate our most valuable resources – our people – and support their development and growth.

In developing our 5-Year Strategic Plan 2021-2025, we ensured that the prioritised initiatives will contribute towards achieving the SDGs. The broad alignment of our businesses and operations with the SDGs is mapped based on the sustainability areas as reported in the Sustainability Section of this Annual Report.

OUR PEOPLE	BUSINESSES AND OPERATIONS	STAKEHOLDERS
    	<p>Under Human Capital, CGC provides ample opportunities for employee development efforts, as well as ensuring competitive compensation-and-benefits practices.</p> <p>CGC also promotes lifelong learning opportunities so that our people can build their competency and capability to meet prevailing and future demands and expectations. We encourage employees to take up professional certification, participate in cross-functional action learning programmes and attend in-class and virtual training.</p> <p>Strategic talent acquisition is one of the multi-pronged approaches that we take to ensure our continuous growth as an organisation, whereby new talents bring with them different perspectives, diversified experience and varied skill-sets. We also support the nation-building agenda via internship programmes and the Financial Sector Talent Enrichment Programme (FSTEP), where young talents are given exposure and working experience opportunities.</p> <p>In responding to Covid-19, the Corporation prioritised the safety of our people and their families. Our people adapted to the new ways of working, with the Corporation facilitating and providing the necessary enablers.</p>	<p><b>EMPLOYEES</b></p> <p><b>COMMUNITY</b></p>

ACHIEVEMENTS				
<p><b>e-Learning</b></p> <p><b>80</b> e-Learning modules made available to staff</p> <p><b>100%</b> participation rate</p>	<p><b>MyKNP Programme</b></p> <p><b>1,003</b> enquiries received related to MSMEs</p> <p><i>As of 31 March 2021</i></p>	<p><b>CGC Developmental Programme™</b></p> <p><b>6,180</b> MSMEs benefited since 2016</p> <p><b>28,000</b> MSMEs obtained financing through CGC Financial Advisory Team since 2018</p> <p><b>163</b> MSMEs gained access to new markets</p> <p><b>93%</b> sales growth</p> <p><i>* Based on voluntary response from the MSMEs participation in the CGC Developmental Programme™</i></p> <p><i>As of 31 March 2021</i></p>	<p><b>CGC SME Apprenticeship Scheme (SAS)</b></p> <p><b>3</b> cohorts launched</p>	<p><b>Corporate Responsibility Programme (CR)</b></p> <p><b>16</b> initiatives in 2020</p> <p>Over <b>2,000</b> beneficiaries including children</p>

# UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS



## ECONOMIC PRACTICES

### BUSINESSES AND OPERATIONS



### STAKEHOLDERS



In 2020, we strived hard to keep MSMEs' dreams alive by providing various financial and non-financial assistance to support their survival and recovery from the health and economic crises. At the same time, we continued to assist marginal but potentially viable MSMEs to obtain financing from the formal financial system.

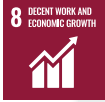
Apart from our bread-and-butter guarantee schemes, the direct financing schemes aim to assist targeted MSME groups such as start-ups, Bumiputera MSMEs and women entrepreneurs. We made significant progress in our financial inclusion journey with the launch of BizMikro-i scheme, which provides another avenue for micro entrepreneurs to obtain financing by using psychometric assessment as an alternative credit assessment tool.

At CGC, we recognise that MSMEs' needs go beyond financial assistance. Thus, we introduced a number of 'beyond guarantee' initiatives. Total visitors, number of registered MSMEs and total approvals for imSME, Malaysia's 1<sup>st</sup> SME Financing/Loan Referral Platform, continued to show strong results. We also made significant progress with the CGC Developmental Programme™, where non-financial assistance is offered with the aim of improving MSMEs' market access, as well as helping them upskill and gain insights from business experts. Financial advisory is also made available, especially to imSME applicants and MSMEs that need assistance post-rejection of financing/loan from FIs/DFIs.

MSMEs

SHAREHOLDERS

GOVERNMENT & REGULATORS



## ACHIEVEMENTS

### Guarantee Schemes



#### Portfolio Guarantee (PG) and Wholesale Guarantee (WG)

RM **2,655** million  
**6,271** accounts

#### BNM SRF (BizJamin and BizJamin-i)

RM **2,473** million  
**4,370** accounts

#### BNM TRRF (PG and PG-i)

RM **360** million  
**439** accounts

#### BizJamin and BizJamin-i

RM **199** million  
**423** accounts

### Direct Financing Schemes



#### BizMula-i

RM **56.6** million approved

**805** accounts

#### TPUB-i

RM **37.5** million approved

**37** accounts

#### BizBina-i

RM **22.8** million approved

**344** accounts

#### BizWanita-i

RM **14.2** million approved

**243** accounts

#### BizMikro-i

RM **1.7** million approved

**309** accounts

### imSME



Visitors **2.07** million

Registered MSMEs **37,990**

Approved financing **3,640** applications

Approved financing RM **369** million

MSMEs referred to capacity-building agencies **41**

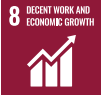


As of 31 March 2021

## UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

**CORPORATE PARTNERSHIPS**

**BUSINESSES AND OPERATIONS**

**STAKEHOLDERS**

Apart from maintaining strong relationships with existing strategic partners, CGC consistently looks to foster new collaborations to enhance the financial inclusion effort, improve its services to customers and increase outreach to MSMEs. In 2020, these synergised partnerships included SME Corp, MATRADE, Malaysia Automotive Robotics and IoT Institute (MARii), and amaxMALL.

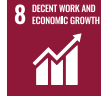
**ECOSYSTEM PARTNERS**


**GOVERNMENT & REGULATORY AUTHORITIES**

**COMMUNITY & STAKEHOLDER ENGAGEMENTS**

**BUSINESSES AND OPERATIONS**

**STAKEHOLDERS**






CGC continues to work together with ecosystem partners to create greater benefits for MSMEs and the community, which can be achieved through:

- i. Strong relationship with the media to create greater awareness of our value proposition.
- ii. Engagement with dignitaries, bankers and government officials from abroad to exchange knowledge and best practices.
- iii. Close relationships with stakeholders through various corporate engagements.
- iv. Collaboration with industry partners in recognising MSME contributions to the country, community, and overall economic growth.
- v. Corporate Responsibility Programmes as a continuous effort to integrate social and environmental goals into business operations.

**ECOSYSTEM PARTNERS**

**GOVERNMENT & REGULATORY AUTHORITIES**

**NGOs**

**COMMUNITY**

# UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS



## ENVIRONMENT

### BUSINESSES AND OPERATIONS



### STAKEHOLDERS



CGC is the administrator for the Green Technology Financing Scheme 2.0 (GTFS/i 2.0), which is a special financing scheme to support development of the Green Technology sector in Malaysia. GTFS approvals grew considerably in 2020, recording a growth of 22% by value of RM345 million. The number of accounts increased from 8 accounts in 2019 to 50 accounts in 2020.

The digital transformation that started in 2018 resulted in less reliance on physical copies of various documents in our operations. Making processes more efficient through initiatives such as Guarantee Schemes Straight-through Processing, Green Lane Approval for BizMula-i and BizWanita-i and TPUB-i Fast Track Processing also contributed to better resource allocation and faster turnaround time.

Covid-19 has also accelerated our digitalisation journey, with reduced paper dependency as we became more digitalised. Paper usage significantly reduced in 2020 as electronic versions of board papers, approval memos and forms were preferred. In some instances, site visits were conducted virtually.

MSMEs

EMPLOYEES

SUPPLIERS AND SERVICE PROVIDERS

## ACHIEVEMENTS

### Green Technology Financing Scheme (GTFS)

RM **345** million approved      **50** accounts

More details on actions and achievements are disclosed in the Sustainability Section of this Annual Report.