



CREDIT  
GUARANTEE  
CORPORATION  
MALAYSIA  
BERHAD

REVIEW OF  
THE YEAR

HOW CGC IS  
ORGANISED

KEY MESSAGES

OUR STRATEGY

PERFORMANCE  
BY DIVISIONS

SUSTAINABILITY

GROUP  
PERFORMANCE

CORPORATE  
GOVERNANCE

FINANCIALS

ADDITIONAL  
INFORMATION

# BUSINESS MODEL

RM1.79  
BILLION

### Share Capital

Our funds are mainly sourced from guarantee fees and other liability instruments, operations and equity. They enable us to manage our business and to finance our development and operating activities in increasing MSMEs' access to financing. The guarantee and financing/loans base's growth represents our expanded outreach activities, propelling our core business functions forward in enabling MSMEs to achieve their business objectives.

FINANCIAL

### Total Number of Employees

Our pride is our employees' accomplishments. To enhance their capabilities, we invest in their growth and nurture them in a conducive environment, prioritising their career paths and pursuit of their personal goals. We inspire our people to achieve excellence in executing CGC strategies, capitalising on opportunities to aid MSMEs with solutions to improve their viability.

HUMAN

569  
PEOPLE

as at December 2021

We continuously strengthen our relationships with our stakeholders and relevant societies with whom we collaborate to enhance our social capital. We strive to create an enabling framework for all our stakeholders, incorporating their needs into our business processes, fulfilling our commitments and building long-term value to achieve mutual progress in realising expectations. We constantly seek to establish strategic collaborations with new partners in the evolving ecosystem.

SOCIAL AND RELATIONSHIPS

INTELLECTUAL

Intellectual capital, due to its ingenuity, significantly drives competitive advantage. Among other things, intellectual property includes patents, copyright, organisational structures and software, procedures and protocols. It also consists of the intangibles linked to the brand and credibility that have been created. As part of CGC's digital transformation, faster approvals, enhanced customer service, new ways of working are the new norm. Repetitive manual procedures have been reduced with robotic process automation. Cybersecurity risks and data protection issues are managed compatibly in line with the same standards demanded by existing FI requirements.

OUR  
CAPITAL

### FINANCIAL

- Provision of guarantees to strengthen the credit profile of MSME financing with financial institutions, enabling MSMEs to achieve their business objectives.
- Offering financing for micro entrepreneurs, startups and women entrepreneurs, along with Bumiputera financing, expansion financing and contractual financing.
- Effective fund management activities to meet targeted returns.

### SUPPORT

- Forging strategic alliances with relevant agencies and trade associations to reach out to more MSMEs.
- Provision of CGC Developmental Programme™, encompassing Financial Access Advisory and Market Access Advisory activities.
- Offering a one-stop centre and a seamless digital experience for MSMEs to source and compare financing products on imSME.

### SUSTAIN

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

### MANAGING RISK

- Enterprise-wide risk management that includes Credit Risk; Operational Risk; Strategy, Business and Financial Risk; Market Risk; Regulatory and Compliance Risk; IT Risk and Reputational Risk.

### TOTAL INCOME

RM833.5  
MILLION

### REVENUE

RM205.1  
MILLION

### LIABILITIES

RM1.0  
BILLION

### EQUITY

RM4.2  
BILLION

### TOTAL ASSETS

RM5.2  
BILLION

### NET PROFIT

RM542.3  
MILLION

### EMPLOYEES

- Employment opportunities.
- Investment close to RM800,000 for staff training and development in 2021.

### REGULATORS

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

### CUSTOMERS

- CGC made available to MSMEs over 508,800 guarantees and financing valued at over RM86.8 billion.
- Over 21,700 guarantees and financing approvals were given for MSMEs in 2021.
- Guarantee and financing approvals valued at RM6.1 billion were granted for MSMEs in 2021.
- imSME's enhanced service for MSMEs includes faster, hassle-free guidance at their convenience to legitimise and authorise channels to source their business financing needs.
- Since its inception in 2016, our signature CGC Developmental Programme™ has benefited 49,594 MSMEs.
- Through our associate, Credit Bureau Malaysia, credit information and credit rating services are available to MSMEs to enhance their credibility and bankability to secure financing.

...  
ENABLE OUR  
BUSINESS  
ACTIVITIES

...  
DELIVER  
FINANCIAL  
OUTCOMES  
FOR CGC

...  
CREATE  
VALUE  
FOR OUR  
STAKEHOLDERS