



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

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

Through its core activities CGC supports the UN's Sustainable Development Goals (SDGs) that define global sustainable development priorities and aspirations for 2030. Using creativity and innovation, CGC derives business-led solutions and technologies to develop and implement. At CGC the SDGs act as a guide in addressing the challenges of the global agenda.



People



Stakeholders

Employees

Community

Business & Operations

The health and safety of our people and their families continues to be our priority. In the second year of the pandemic, our people adapted to the new norms, yet minimising the impact on productivity. The enablers that the Corporation provided in 2020 and 2021 have helped our people to continue creating value for the Corporation and MSMEs.

As part of the effort to build a high-performance organisation, continuous upskilling and enhancement of competencies are key priorities, especially in the digital transformation that CGC is currently embarking on. Apart from that, we strive to create value for our people and help them reach their full potential by nurturing employees' talent through learning and development initiatives.

Achievements

e-Learning

46

e-Learning modules made available to staff

93%

participation rate

Staff Training and Development

RM800,000

Investment in Training and Development

Economic Practices



Stakeholders

MSMEs

Shareholders

Government and Regulators

Business & Operations

Our commitment to our mandate is embedded in all aspects of our business. Throughout the year we continued to innovate to find new ways to deliver better. As we go forward amidst the continuing economic uncertainty, we aim to intensify our focus on providing support to underserved segments and MSMEs to help them build resilience within a disruptive economic environment.

In support of Malaysia's 6R National Economic Recovery Strategy, we intensified countercyclical measures to assist targeted MSME groups via our Portfolio Guarantee Schemes, BizJamin TRRF and our BizBina-i Direct Financing Scheme. We continue our significant progress in our financial inclusion journey with our guarantee schemes, as well as the direct financing schemes. These aim to assist targeted MSME groups such as startups, Bumiputera MSMEs and women entrepreneurs.

We expanded our focus on the developmental perspective to further assist MSMEs with our 'Beyond Guarantee' initiatives. Our non-financial assistance programme, CGC Developmental Programme™, also showed significant results in assisting MSMEs in Financial Advisory and Market Access Advisory. Moreover, imSME, Malaysia's 1st SME Financing/Loan Referral Platform, continued to show strong progress on total number of visitors, number of registered MSMEs and total approvals. Similarly, the number of MSMEs seeking advice from CGC's advisory unit, MyKNP@CGC, has also increased over the years.

Achievements

Guarantee Schemes

Portfolio Guarantee (PG) and Wholesale Guarantee (WG)
RM2.4 billion > 10,190 accounts

TRRF (BizJamin)
RM70.6 million > 636 accounts

TRRF (PG and PG-i)
RM2.8 billion > 8,395 accounts

BizJamin & BizJamin-i
RM175.0 million > 311 accounts

Direct Financing Schemes

TPUB-i
RM112.6 million approved
108 accounts

BizMula-i
RM67.9 million approved
972 accounts

BizWanita-i
RM17.2 million approved
297 accounts

BizBina-i
RM10.7 million approved
173 accounts

BizMikro-i
RM1.7 million approved
304 accounts

CGC Developmental Programme™

49,594 MSMEs benefitted since 2016

223 MSMEs gained access to new markets

42,397 MSMEs obtained financing through CGC

Financial Advisory Team since 2018

imSME

Visitors **2,243,505**

Registered MSMEs **52,186**

Approved financing **4,731** applications

Approved financing **RM488** million

MSMEs referred to capacity-building agencies **42**

MyKNP Programme

1,656 enquiries received related to MSMEs



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Corporate Partnerships



Stakeholders

| |
|-------------------------------------|
| Ecosystem Partners |
| Government & Regulatory Authorities |

Business & Operations

In enhancing CGC's financial inclusion effort, improving its services to customers and increasing outreach to MSMEs, CGC maintains its strong relationships with existing strategic partners. It is constantly fostering new collaborations, especially with alternative financiers and fintech players.



Community & Stakeholder Engagements



Stakeholders

| |
|-------------------------------------|
| Ecosystem Partners |
| Government & Regulatory Authorities |
| NGOs |
| Community |

Business & Operations

Systematic engagement is fundamental to understanding stakeholders' needs. Our stakeholders and their input are valuable to us and we seek to reach out to them regularly through various platforms as part of the usual course of our business. It is crucial to analyse, understand and respond to the evolving expectations, needs, and issues of our stakeholders in order to advocate principles and programmes that will raise awareness and activate support to enable meaningful actions towards sustainable development.

We believe that involvement in various community initiatives will increase awareness among our employees of various social and environmental issues and reinforce belief in their critical role in bringing about positive change through sustainable solutions. In line with our aspiration, we are committed to achieving sustainable and meaningful relationships with MSMEs through corporate responsibility programmes (CSR). This will bring positive impact to the community. Our CSR is aligned with our vision to provide society, especially the underserved, the opportunity to enjoy a better life by championing our mandated roles in providing financial inclusion to all.

Achievements

Corporate Social Responsibility (CSR)

27
initiatives in 2021

Over
7,000
beneficiaries, including members of
the B40 community

Internship Opportunity

13
interns onboarded

FSTEP Opportunity

6
FSTEP Trainees

Environment



Stakeholders

MSMEs

Employees

Suppliers and Service Providers

Business & Operations

CGC continues to support the development of the Green Technology sector in Malaysia by proceeding with the special financing scheme, Green Technology Financing Scheme 2.0 (GTFS/i 2.0). The number of GTFS accounts in 2021 was 38, valued at RM291.9 million.

CGC initiated its digital transformation in 2018. The journey to become more digitalised has been continuing through initiatives such as E2E Digital Guarantee, E2E Digital Direct Financing and Guarantee Schemes Straight-through Processing, Green Lane Approval for BizMula-i and BizWanita-i, and TPUB-i Fast Track Processing. These initiatives will lead to more efficient processes, better resource allocation, faster turnaround times and better customer service.

In December 2021, CGC established a Sustainability Taskforce to expand UNSDGs within CGC. The taskforce is to set the direction and offer guidance on developing and implementing sustainability activities, as well as overseeing and supporting the delivery of the Sustainability Agenda. The taskforce will construct a detailed plan and timeline for CGC's Sustainability activities in 2022.

During the major floods in December 2021, CGC was swift in aiding its flood-affected MSMEs, offering them BizBina-i financing. This helped to alleviate their financial burden and assisted them in sustaining their business operations following the natural disaster. CGC also participated in the RM500 million Disaster Relief Fund by providing guarantees to MSMEs affected by the flood, where applications could be made directly to participating financial institutions.

CGC also participated in providing guarantee up to RM500 million for MSMEs adopting sustainable practices under the Low Carbon Transition Facility (LCTF) that was launched in February 2022.

Achievements

Green Technology Financing Scheme (GTFS)

RM291.9 million

approved

38

accounts

Disaster Relief Fund (DRF)

RM500 million

worth of guarantee committed

Low Carbon Transition Facility (LCTF)

RM500 million

worth of guarantee committed