PRESS RELEASE
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CGC ENHANCES BIZJAMIN SCHEMES AND RECOGNISES TOP FINANCIAL INSTITUTION PARTNERS FOR SUPPORTING MSME FINANCING GROWTH

Kuala Lumpur, 21 November 2025 — Credit Guarantee Corporation Malaysia Berhad (CGC) today announced the relaunch of the Enhanced BizJamin Guarantee Schemes, designed to strengthen access to affordable, transparent and efficient financing for micro, small and medium enterprises (MSMEs). In conjunction with the relaunch, CGC recognised high-performing Partner Financial Institution (PFI) representatives and teams through the CGC Circle of Champion 2025 Phase 1 Awards, reflecting the essential role PFIs play in delivering the benefits of the enhanced schemes to MSMEs nationwide.

The Enhanced BizJamin/-i 2.0 and BizJamin Bumi/-i 2.0 schemes have been refined to make financing more accessible and clearer for entrepreneurs through streamlined documentation, a standardised eligibility checklist and full digital submission via the iGuarantee Portal. The schemes also feature a weighted average guarantee fee reduction of up to 65 basis points across rating categories, improving overall affordability and supporting both Bumiputera enterprises and MSMEs preparing to scale.

BizJamin continues to be one of CGC's most utilised offerings, recording strong demand across services, retail, manufacturing and emerging sectors in 2024. With the enhancements introduced, CGC expects broader outreach and continued strengthening of MSME financing uptake, enabling more entrepreneurs to access the support needed to build resilience and capture growth.

In recognising the Top Financial Institution Supporters for BizJamin/-i and BizJamin Bumi/-i, CGC highlighted that the impact of these enhanced schemes is made possible through the frontline work of PFI representatives who guide MSMEs through requirements, ensure quality submissions and support customers in securing financing. This alignment between scheme innovation and delivery performance forms the foundation of the CGC Circle of Champion Awards.

CGC President and Chief Executive Officer Designate, Mohamed Nazri Omar, emphasised this alignment, "The enhancements to BizJamin strengthen the clarity, consistency and accessibility of financing for MSMEs. Equally important are our partners whose commitment ensures these improvements translate into real outcomes on the ground. Between 2021 and 2025, approvals increased by 42 percent compared with the 2016 to 2020 period, reflecting the effectiveness of our collaborative model. As we move forward, CGC will continue strengthening product structures, digital capabilities and partnerships to support a more competitive and resilient MSME sector."

Award recipients in the individual category, comprising Elite Global Achiever, Excellence Achiever and Aspiring Achiever awardees, were acknowledged for their contribution in driving approved guarantee accounts and delivering strong advisory support to MSMEs. At the team level, the Global Team and Aspiring Team awards recognised PFI branches whose coordination and customer engagement have helped expand MSME access to financing. These individuals and teams exemplify the discipline and shared purpose required to strengthen Malaysia's enterprise ecosystem.

The relaunch of the Enhanced BizJamin Guarantee Schemes and the recognition of top-performing PFIs come at an important moment for Malaysia. MSMEs, which represent 97.4 percent of business establishments and contribute significantly to GDP, employment and exports, remain central to the nation's economic strength. In line with the MADANI economic framework and the National Industrial Master Plan 2030, the focus is now on equipping MSMEs to scale, compete and integrate into higher-value growth pathways.

Through the enhanced BizJamin schemes and strengthened partnerships, CGC is advancing Malaysia's MSME agenda by improving access to affordable financing, supporting digital adoption through the iGuarantee Portal and deepening collaboration with PFIs to drive inclusion and sustainable growth. This initiative supports a more resilient and forward-moving MSME landscape as the nation progresses toward 2026 and beyond.

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About CGC

Credit Guarantee Corporation Malaysia Berhad (CGC) was established on 5 July 1972. It is 78.65% owned by Bank Negara Malaysia and 21.35% by the commercial banks in Malaysia. CGC aims to assist Micro, Small, and Medium-Sized Enterprises (MSMEs) with inadequate or without collateral and track records to obtain credit facilities from financial institutions by providing guarantee cover on such facilities. As of October 2025, CGC has availed over 540,000 guarantees and financing to MSMEs valued at over RM101 billion since its establishment.

On 9 February 2018, CGC introduced imSME, Malaysia's first MSME online financing/loan referral platform. The imSME serves as an alternative channel for MSMEs to source for financing products, saving them both the time and the hassle of going through time-consuming processes. Since inception, the imSME portal had received more than 3 million visits, with more than 96,000 registered MSMEs under the portal.

For more information, please visit www.cgc.com.my and https://imsme.com.my/.

For media enquiries, kindly contact: Azman Idrus, Head, Strategic Management & Communications or Nazlin Amirudin, Head of Section, PR & Media, Social & Digital Media, and CSR at ccsr@cgc.com.my.