

# BUSINESS MODEL



## FINANCIAL

### Share Capital

To expand MSMEs' access to financing, our funds are mainly sourced from guarantee fees and other liability instruments, operations and equity. With these we manage our business, and finance our development and operating activities. The guarantee and financing/ loans base growth represents our broadened outreach activities, propelling our core business functions forward in enabling MSMEs to achieve their business goals.

**RM1.8**  
billion



## HUMAN

### Total Number of Employees

Our employees enable us to achieve our goals. In return, we continue to enhance their capabilities, investing in their growth. In a conducive learning environment, we expand and prioritise their careers, nurturing them to pursue their personal goals. Our people constantly inspire us, as we jointly strive to achieve excellence in executing CGC strategies. Capitalising on opportunities, our people ensure that MSMEs have every possible recourse available to them, helping their businesses become more viable.

**548**  
People  
as of December  
2022



## SOCIAL AND RELATIONSHIPS

Our dedicated relationships with our stakeholders and relevant collaborative bodies are continuously strengthened to advance our social capital. In striving to create an enabling framework for our stakeholders, we incorporate their requirements into our business processes. Together we work towards fulfilling our commitments and building long-term value to achieve mutual progress. In an evolving ecosystem, we constantly seek to establish comparable strategic collaboration with new partners.



## INTELLECTUAL

To remain relevant, concerned and competitive we determine that our intellectual capital is both elevated and informed of contemporary circumstances. Intellectual property includes patents, copyright, organisational structures and software, procedures and protocols. It also consists of intangibles linked to our brand and credibility. Cybersecurity risks and data protection issues are addressed using standards set by existing FI requirements. Faster approvals, enhanced customer service, efficient automation and inclusive initiatives are all part of CGC's constant progression.



**ENABLE OUR  
BUSINESS  
ACTIVITIES**



**DELIVER  
FINANCIAL  
OUTCOMES FOR  
CGC**



**CREATE VALUE  
FOR OUR  
STAKEHOLDERS**

## FINANCIAL

- Provision of guarantees to strengthen the credit profile of MSME financing with financial institutions, enabling MSMEs to achieve their business objectives.
- Offering contract financing to Bumiputera entrepreneurs.
- Effective fund management activities to meet targeted returns.

## SUPPORTING

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

## SUSTAINING

- 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

**RM406.5**  
million

## REVENUE

**RM214.5**  
million

## LIABILITIES

**RM747.3**  
million

## EQUITY

**RM4.2**  
billion

## TOTAL ASSETS

**RM5.0**  
billion

## NET PROFIT

**RM60.1**  
million

## EMPLOYEES

- Offered employment opportunities.
- Invested over RM800,000 in staff training and development in 2022.

## REGULATORS

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

## CUSTOMERS

- Made available to MSMEs over 522,000 guarantees and financing valued at over RM90.3 billion.
- Over 13,100 guarantees and financing approvals valued at RM3.5 billion for MSMEs in 2022.
- Enhanced imSME's service for MSMEs including faster, hassle-free guidance at their convenience and authorise channels to source their business financing needs.
- Benefited 70,000 MSMEs through our signature CGC Developmental Programme® since its inception in 2016.
- Made available, through our associate, Credit Bureau Malaysia, credit information and credit rating services to MSMEs to enhance their credibility and bankability to secure financing.