



Session 1:

DFIs & Entrepreneurship Development
Credit Guarantee Corporation Malaysia Berhad
Mohamad ZAMREE Mohamad Ishak



Introduction : About CGC



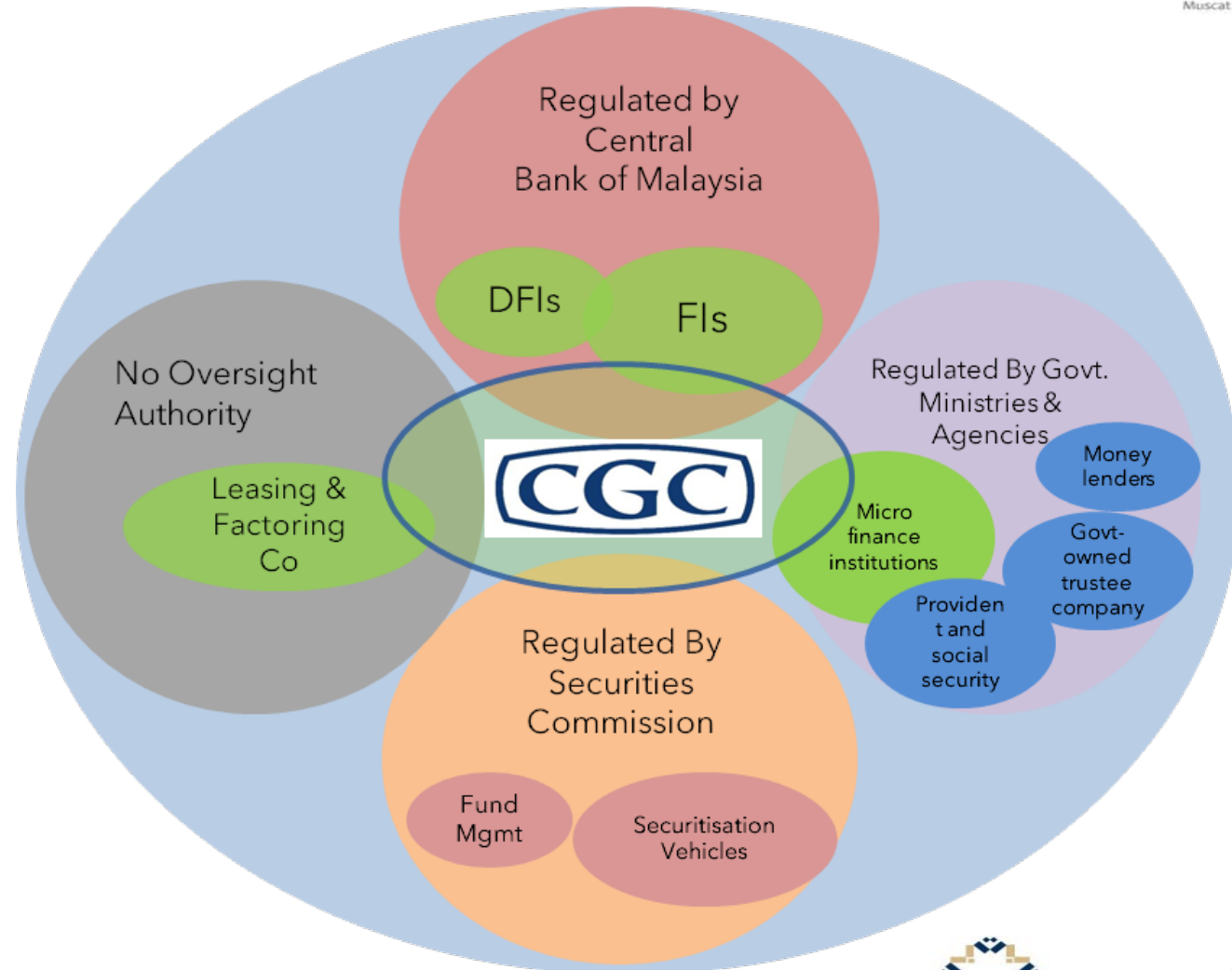
*by Credit Bureau Malaysia Sdn Bhd – a subsidiary of CGC)



mSME Financial Landscape in Malaysia



- Credit Supplementation System (CSS) within the financial landscape
- The objective of CSS is to enhance and compliment the financial system.
- CGC is a channel for transfer / sharing of risks and capital management tool for the FIs & DFIs



Our Sharing



1

CGC Developmental Programme



2

Market Access

- Mentoring Programme
- Market Access Programme & Cross Border Initiative



3

Financial Access : Business Channel



CGC Developmental Programme™



Mentoring Programme

- Digital Marketing
- Gaining Market Access

Growth

Sales & Revenue Growth

Develop

Financial Advisory(FA) Team

- Review Unsuccessful Applications
- Provide Financial Advisory
- Recommend Alternate Financing
- Recommend Capacity Building Program

Market Access Programme

- Local Market Access
- International Market Access

Cross Border Initiative

- Back-to-back Guarantee
- Advisory
- Business Matching



Our Sharing



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Financial Access : Business Channel



Market Access: Develop SMEs Knowledge with Mentoring Programme

Mentoring Programme

GO DIGITAL

A workshop to share on the latest digital marketing trends



GAINING MARKET ACCESS

To guide entrepreneurs on market entry requirements



Strategic Partners:



Market Access: Grow



Our Sharing



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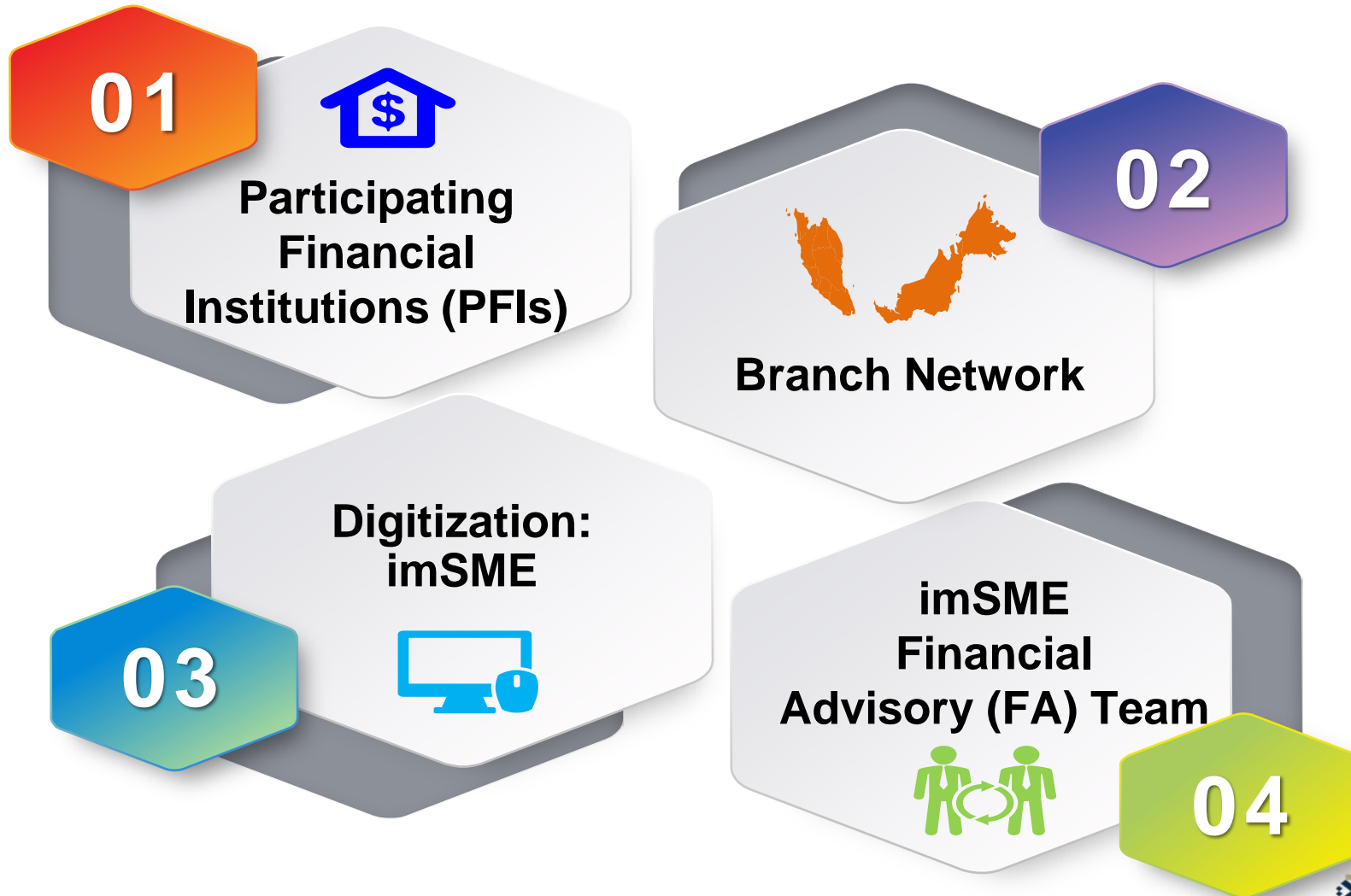


3

Financial Access : Business Channel



Financial Access : Business Channel



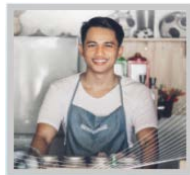
Financial Access: Business Channel Participating Financial Institutions (PFIs)



Guarantee Schemes



BizMaju



BizSME



BizJamin



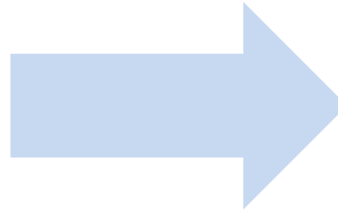
Bumiputera
BizJamin



Flexi Guarantee
Scheme



Franchise
Financing
Scheme



39 PFIs



2,600 PFIs
Branches



Financial Access: Business Channel Branch Network



16 Branches across Malaysia



Guarantee Schemes



BizMaju



BizSME

Financing Schemes



BizWanita-i



BizBina-i



BizMula-i



TPUB-i



Financial Access: Business Channel CGC's Outreach



460,000 Guarantees & Financing
availed totalling USD17.3 billion



Assisted over **330,000 SMEs**

Financial Access: Business Channel Awards & Recognition



*The Karlsruhe Sustainable Finance Awards

Certificate of Merit for Best Innovation in Financial Services

2015 : BizMula- i Financing Scheme

2016 : BizWanita- i Financing Scheme

2017 : Tabung Pembangunan Usahawan Bumiputera-I (TPUB-i) Scheme



ADFIAP Awards

SME Development

2012 : Portfolio Guarantee Scheme

2015 : Wholesale Guarantee Scheme

2017 : Portfolio Guarantee for Micro Enterprises Scheme

*Jointly held by ADFIAP and the European Organization for Sustainable Development.

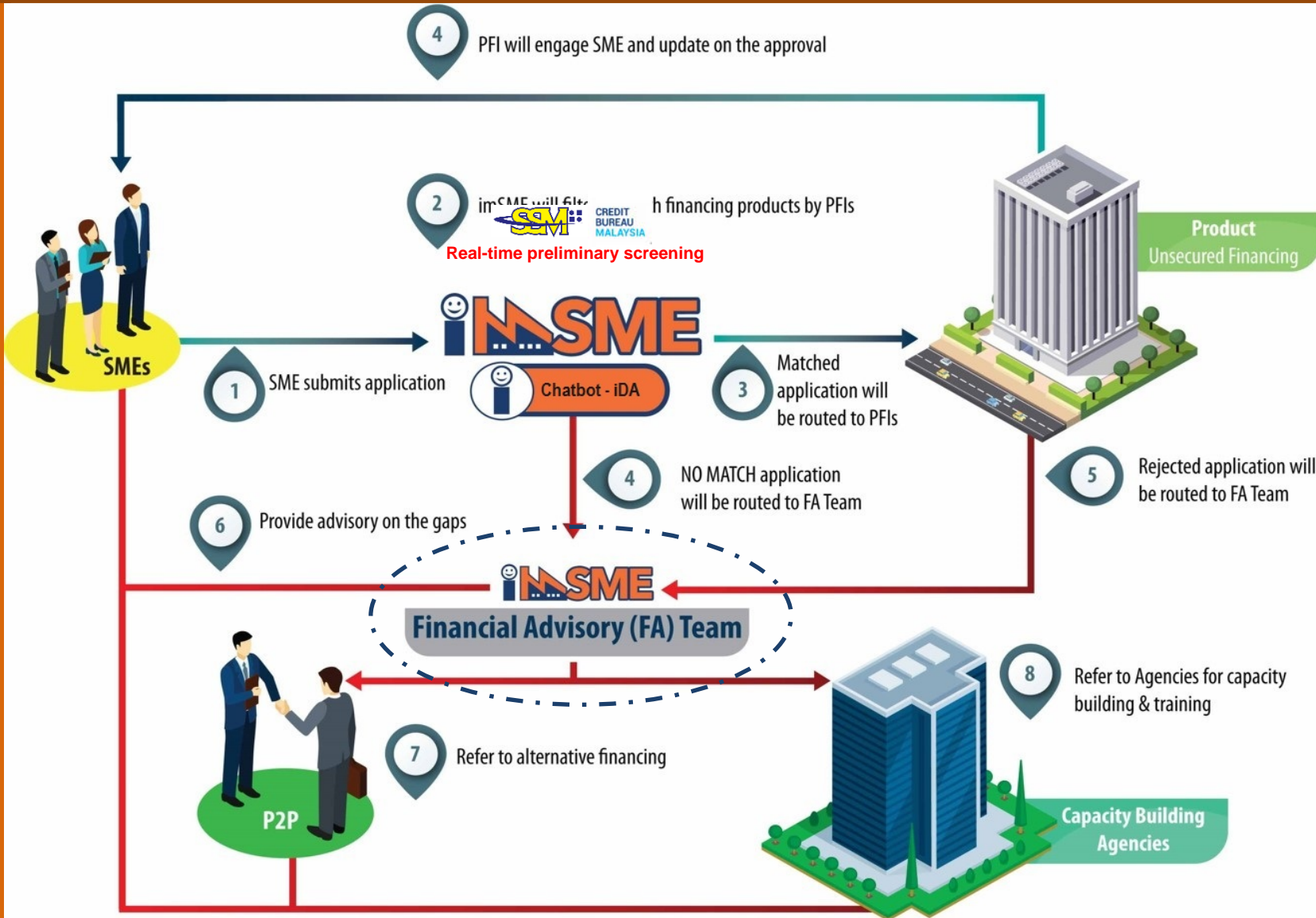
Financial Access: Business Channel

An Overview of imSME



POWERED BY 

Financial Access: Business Channel imSME Processes



4 EASY STEPS TO APPLY FOR A LOAN/ FINANCING

- Step 1 : Give us some info**
- Step 2 : Tell us your business story**
- Step 3 : Just register**
- Step 4 : Compare and choose**

Financial Access: Business Channel

imSME Financial Advisory (FA) Team



- Assessing application failure/no match application and rejection by the participating banks to obtain financing
- Consolidate borrowing

- Advise on advise financial advisory
- Educating the importance of financial record
- Use accounting software

- Recommendation for:
 - ✓ Alternative financing
 - ✓ Capacity Building
- Strengthen business plan with strong USP and marketing



Financial Access: Business Channel imSME Progress



22 PFIs

Offering 37 Unsecured SME Financing/Loans



4 P2P



3 Agencies

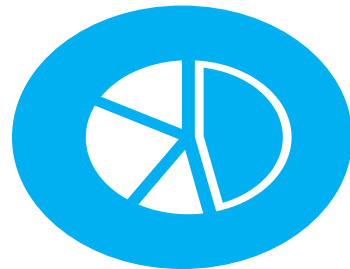


Performance as at 31 January 2019
(since Feb 2018)



362,000

Total Visitors



4,600

Total Registered SMEs



475 cases

Total Approved Cases



USD13.2 mil

Total Approved Financing





Introducing imSME by CGC for SMEs.

thank you

TERIMA KASIH

teşekkür ederim

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ขอบคุณ

salamat

Log on to

고맙습니다

Рақмет сізге

www.imsme.com.my

谢谢

Дзякуй

متشكراً

ありがとうございました

благодарю вас

धन्यवाद

धन्यवाद

شكراً جزيلاً

rahmat

баярлалаа

cảm ơn bạn