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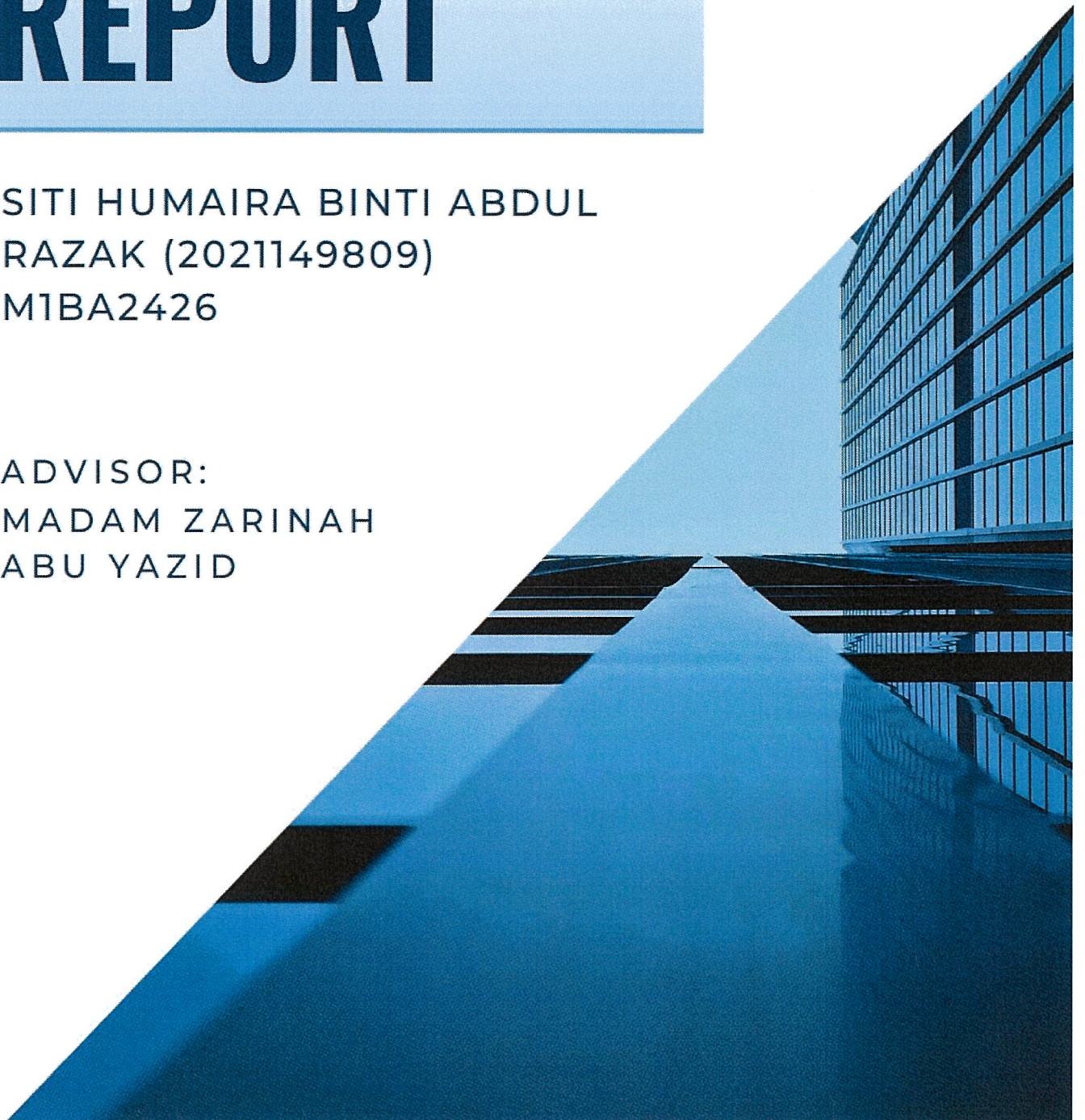
CREDIT GUARANTEE
CORPORATION
MALAYSIA (CGC)

3 MARCH - 23 AUGUST 2023

INTERNSHIP REPORT

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ACKNOWLEDGEMENT

All praise and thanks to Allah SWT for the blessings, giving me strength and courage to complete my studies on time. First and foremost, I would like to express my gratitude to my family for their support throughout my industrial training period.

I would also like to express my gratitude to my supervisor, Encik Jailani Bin Taharim and fellow employees of finance department in Credit Guarantee Corporation for giving me the opportunity to learn and gain new experiences of conducting internship with the company. Through their guidance, I was able to complete my internship successfully.

In addition, I would like to thank my advisor, Madam Zarinah Binti Abu Yazid, for her valuable assistance in completing my internship report. Finally, I would like to thank my friends and classmates for their encouragement and sharing of their insights and knowledge, which helped me finish this report. This assignment required a lot of guidance and assistance from a lot of people, and I am very fortunate to have had it all along in the process of finishing this report. As a result, I am hopeful that our efforts will be fruitful and that our efforts will be rewarded.

EXECUTIVE SUMMARY

This report describes my internship with Credit Guarantee Corporation Malaysia (CGC). This report was created during my six-month internship, which lasted from May to August 2023. In the first section of the report, I provided the company's profile, including their background, mission and vision, a list of their products and services, and the organisational structure, in order to provide the reader with information and ideas about CGC.

Aside from that, this report includes my training details, in which I inform the reader about the department I was assigned to as well as my job scopes while interning with CGC. Furthermore, I list the intrinsic and extrinsic benefits received during the internship.

This report also highlights CGC's SWOT analysis, which includes a detailed discussion of the company's strengths, weaknesses, opportunities, and threats. After analysing the SWOT analysis, appropriate recommendations are provided at the end of the report.

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1.0 STUDENT'S RESUME



SITI HUMAIRA ABDUL RAZAK

FINANCE INTERN

PROFILE

Date of Birth : 16 October 2000
Age : 22 years old
Race : Malay
Nationality : Malaysian

EDUCATION

Bachelor of Business Administration (Hons) in Finance (2021-2023)
University Technology Mara (UiTM) Campus Bandaraya Melaka
Current CGPA : 3.63
Diploma in Banking Studies (2018-2021)
University Technology Mara (UiTM) Campus Alor Gajah
CGPA :3.69

WORK EXPERIENCES

Abdul Razak & Partners (2019-2021)
Part-time Clerk

- Managed day-to-day tasks in the office

ACHIEVEMENTS

Bring to Light: The Investment Portfolio 2022

- Awarded 3rd place in the competition
- Join as a program organizer as a technical bureau

Virtual Video Competition Investment Ace (VVCIA) 2022

- Participated and submit a video presentation for competition


Global Virtual Student Invention, Innovation, Design & Exhibition (GV-SIIDE 2020)

- Silver Award for the innovation presentation on the competition

Hotel Professional Etiquette Program

- Conduct a webinar as part of the program organizer as a registration bureau

CONTACT





SKILLS

- Microsoft Office (Word, Excel, PowerPoint)
- Verbal & Written communication
- Fast Learner
- Problem Solving Skills

LANGUAGE

Malay (Expert)
English (Proficient)

REFERENCES

Miss Nurhaslinda Hashim
Lecturer at UiTM Bandaraya Melaka

Miss Amirah Hazimah Borhanordin
Lecturer at UiTM Bandaraya Melaka

2.0 COMPANY'S PROFILE



Credit Guarantee Corporation Malaysia Berhad (CGC) was founded on July 5, 1972. CGC is a development financial institution that act as a catalyst for the growth of Micro, Small and Medium Enterprise (MSME) by providing guarantee cover to the business who lacks collateral to obtain credit facilities from financial institutions. The company is owned by Bank Negara Malaysia by 78.65%, while the rest are owned by various commercial banks in Malaysia.

Since its inception, CGC had provided over 513,000 guarantees and funding valued at over RM88 billion to MSMEs that affecting over 350,000 local businesses. Other than that, CGC also aids MSMEs with credit information and credit rating services through its subsidiary, Credit Bureau Malaysia, in which the company assists MSME in developing a credit history and track record in hopes of enhancing their credibility to secure financing on their own merits as well as at a reasonable cost. To date, CGC Malaysia has 16 branches that are strategically located all over Malaysia, including Sabah and Sarawak. Currently, CGC's headquarter is located at Petaling Jaya, Selangor.

As of 2023, there are 17 commercial banks, 15 Islamic banks and 7 development finance institution (DFIs) that are actively participating in CGC's guarantee scheme. Due to the strategic cooperation between CGC and financial institution as well as development financial institutions, MSME can enjoy a broader and quicker access to financing.



Figure 1: CGC Building (HQ) at Petaling Jaya, Selangor

2.1 VISION

To be an effective financial institution dedicated to promoting the growth and development of competitive and dynamic small and medium enterprises.

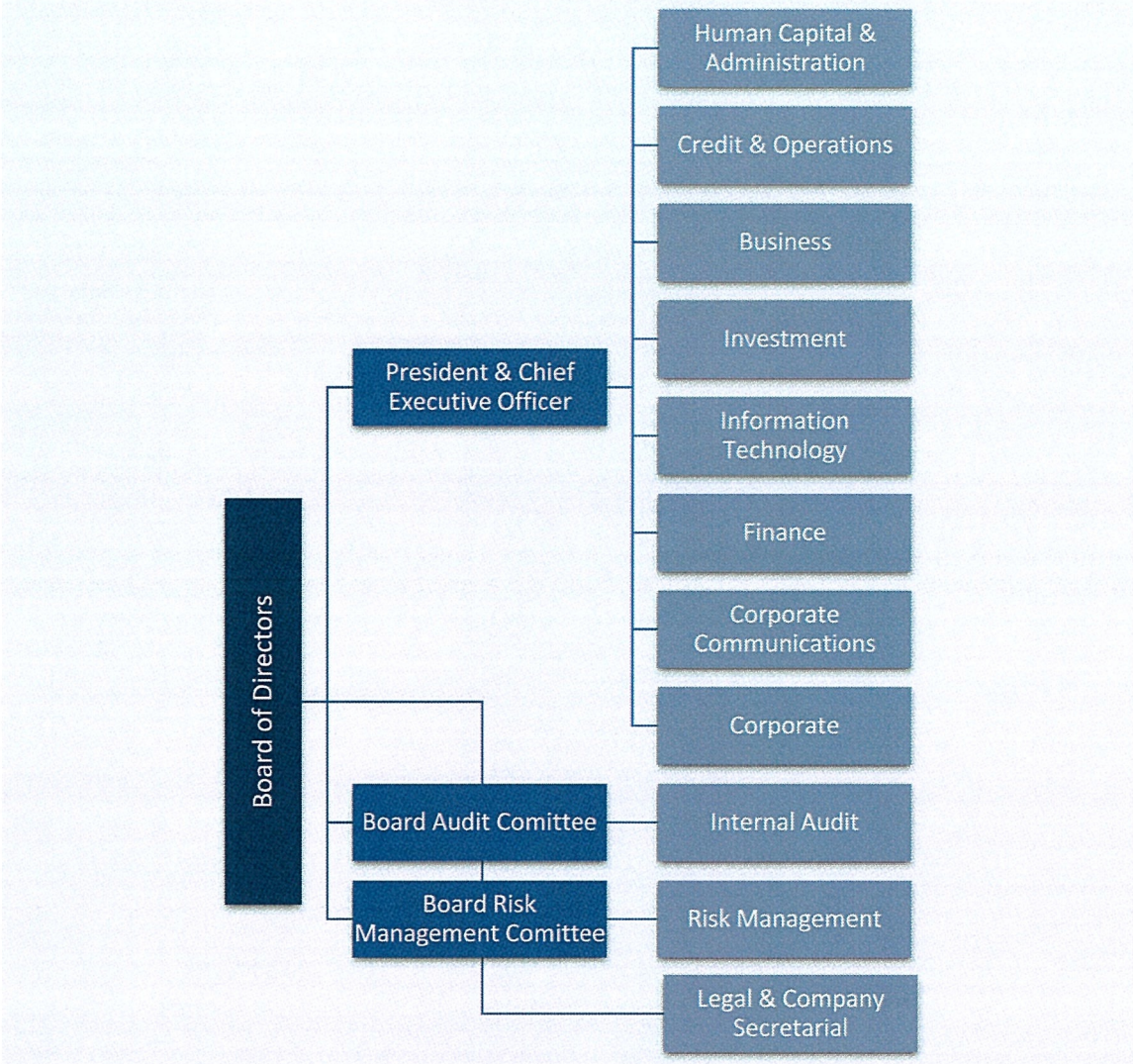
2.2 MISSION

To enhance the viability of small and medium enterprises through the provision of products and services at competitive terms and, with the highest degree of professionalism, efficiency, and effectiveness.

2.3 OBJECTIVE

To assist small and medium scale enterprises particularly those without collateral or with inadequate collateral to obtain credit facilities from financial institutions by providing guarantee cover on such facilities.

2.4 ORGANIZATIONAL STRUCTURE

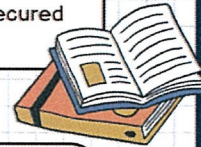


2.5 PRODUCTS & SERVICES

PRODUCTS & SERVICES

BIZJAMIN SCHEMES

It is a guarantee coverage for Malaysian-controlled and owned company with 51% shareholding within the company and loan of up to RM15 million. It provides guarantee coverage ranges between 30% and 90% of unsecured portion.



BIZJAMIN NRCC SCHEMES

Company operating and registering in Malaysia, Malaysian-shareholders must have minimum of 30% shareholding for them to be eligible for the scheme. It also provides guarantee coverage ranges between 50% and 70% of unsecured portion.



BIZJAMIN BUMI SCHEME

For the company to be eligible for the scheme are they must be registered in Malaysia, is Malaysian-controlled and 51% shareholding owned by Bumiputera for them to be eligible for the scheme. The guaranteed coverage range between 30% and 90% with multiple of 5% of unsecured portion.



PRODUCTS & SERVICES

IMSME

It is an online financing or loan referral platform that enable the users to access information regarding financing or loan options and apply for loan and financing. An alternative channel for finding financing products, saving them time and the hassle of going through a time-consuming process. The imSME ensures that SMEs at various stages of development are well guided to the legitimate and authorised channels to source for their business financing needs



FRANCHISE FINANCING SCHEME

It provides guarantee for financing granted under BNM's Funds for SME-All Economic Sectors Facility. The funds are designed to facilitate greater access to financing for SMEs. The maximum tenure and financing are up to 5 years and 5 million.



FRANCHISE FINANCING SCHEME

This scheme is offered to Malaysian owned and controlled companies with net assets of RM1.5 million or less. In addition, the borrower and existing total credit line must not exceed RM7.5 million and must not have a record of borrowing from other financial institutions or agencies



REBATE MECHANISM

The purpose is to help lower financing costs in the guaranteed fees. For the company to be eligible, it should have a financing with good credit conduct that is guaranteed by CGC for more than 1 ½ years. Besides that, the applicant is applicable to rebate mechanism if they are using schemes such as DAGS, BizJamin or BizJamin-I, BizJamin Bumi or BizJamin Bumi-I, and BizMaju.



3.0 TRAINING'S REFLECTION

3.1 DURATION OF TRAINING

The duration for the internship is 6 months which begins on 8th March until 23rd of August 2023.

3.2 TRAINING DETAILS

The department that I was assigned to is Finance department. I was placed under the division of Non-Banking Operation, in which I was assigned to be under the supervision of En. Jailani bin Taharim, the Head of Non-Banking Operation. The working days starts from Monday to Friday and the working hour is 8.30 AM to 5.30 PM. Meanwhile, Saturday and Sunday are off day.

While conducting my industrial training at the company, my job scopes include:

1. Assist with payment request and generate payment vouchers.
2. Update Work-in Progress Asset Control Sheet every month
3. Update Key in details for M2E Pending Authorization in Excel.
4. Assist in generating payment voucher for guaranteed fee.
5. Perform casting for financial performance.
6. Perform review for any error in Annual Report 2022.
7. Other ad-hoc assignments assigned by staffs or supervisor.

3.3 TRAINING BENEFITS

From the industrial training, there are several benefits that I gained throughout the experience. The benefits are categorized into two, which are intrinsic benefits and extrinsic benefits. The intrinsic benefits are as follows:

3.3.1 KNOWLEDGES

- Improve and enhance knowledge of accounting and basic accounting practices in workplace.
- Apply theoretical knowledge learned in school to be applied on the real world.

3.3.2 SKILLS

- Improve skills of using software applications like Excel and Words
- Improve written and oral communication skills.
- Learn to use new software such as System Application and Products (SAP)
- Time management skills as required to finish task according to the deadlines.

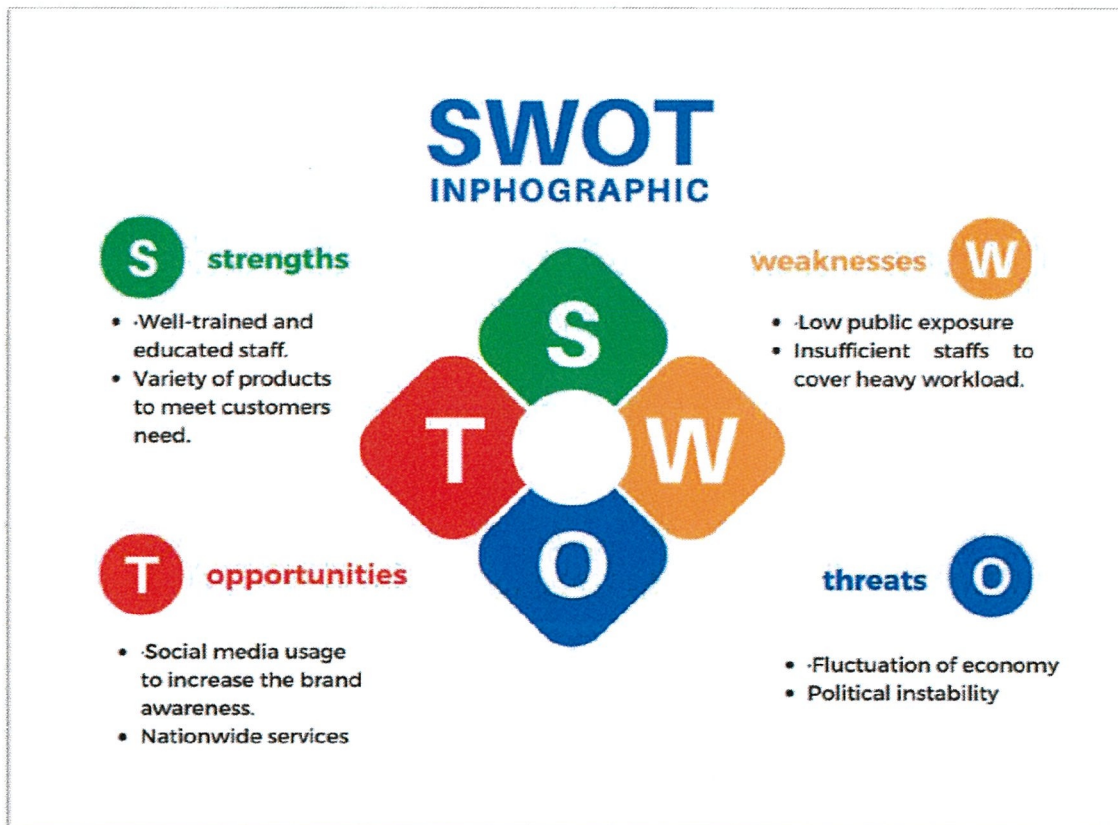
3.3.3 EXPERIENCES

- Hands-on experience working in the real industry.
- Experience the workplace's events that took place such as Townhall, participating in company's talk sessions, HC's People's Day event, and the CFO Farewell lunch.

3.3.4 EXTRINSIC BENEFITS

The extrinsic benefits that I gained is allowance. Every month throughout my internship, I received allowance of RM1,200 from the company as promised according to the offer letter.

4.0 SWOT ANALYSIS



5.0 DISCUSSIONS

5.1 STRENGTHS

5.1.1 WELL-TRAINED AND EDUCATED STAFF

According to my observations, the company's strength stems from its employees, who are well trained and educated. According to Mohd, Julan, and Tuan Besar (2020), training and development is a process that improves employees' knowledge and skills, allowing them to perform better on the job. The company is constantly running training programmes to help employees improve and strengthen their skills, knowledge, productivity, motivation, and expertise. These training programmes help employees become more competent and efficient at their jobs. For example, the company provides various types of training, such as practical training, in which employees must participate in order to improve their skills in using the software. As a result of these training programmes, they become more efficient and perform better at work.

5.1.2 VARIETY OF PRODUCTS TO MEET CUSTOMERS NEED

Company come up with various of guaranteed schemes to better suit the MSME needs such as BizJamin, BizJamin NRCC, BizBumi and many more. For example, CGC comes up with BizWanita specifically to encourage women entrepreneurs to grow their business. Furthermore, there are also BizJamin Bumi to support the Bumiputera MSMEs in their business endeavours. Highlighting experiences from one CGC's customer, Shamira from Gerobok Myra, shared her experience obtaining BizWanita-i scheme in 2019 to support her expanding business. Soon after, to recover from the pandemic, she obtained the BizBina-i to help maintain her business during that hard times while also joining CGC's developmental programmes that provide her crucial knowledge like online selling (CGC Annual Report, 2021). Thus, this shows that one of CGC's strength is their wide ranges of products and services that able to meet their customers need.

5.2 WEAKNESSES

5.2.1 LOW PUBLIC EXPOSURE

The company's lack of public exposure is one of its weaknesses. According to my observations, most people are unaware of CGC and its business nature. This is an issue because it demonstrates that CGC has low brand awareness. According to Hameed, Malik, Hadi, and Raza (2023), brand awareness is critical in influencing customers' purchasing decisions and increasing their likelihood of purchasing the brand. When they are exposed to the company, they can recognise it and recall and identify it in certain situations.

The main factor contributing to low brand awareness is CGC's lack of marketing activities. CGC does not actively market, and most of the marketing is done offline, such as through printed advertisements. The most noticeable advertisement that CGC has implemented in recent years is an advertisement for their 50th year anniversary celebration in 2022. One of CGC's advertisements in LRT Glenmarie is shown below. To summarise, CGC's weakness is low public exposure, which stems from a lack of marketing activities.



Figure 2: CGC Advertisement at LRT Glenmarie



Figure 3: CGC's advertisement at LRT Glenmarie

5.2.2 INSUFFICIENT STAFFS TO COVER HEAVY WORKLOAD

The second weaknesses that I observed is the shortage of staffs. There's total of 35 workers for the finance department which can be considered small since the workload is heavy. This put a lot of burden and stress towards the employees, and they must work outside office hours to complete their tasks. According to, Juru & Wellem (2022), workload does significantly impact on job stress. To illustrate, the heavier the workload, the job stress experienced by employee would also increase simultaneously.

5.3 OPPORTUNITIES

5.3.1 SOCIAL MEDIA USAGE TO INCREASE BRAND AWARENESS

Due to the low brand awareness, one of the opportunity the company can take advantage of is social media. Social media has proven to be an effective tool in promoting brand image and brand loyalty (Bilgin, 2018). The company can use social media as powerful marketing tool to promote their brand and services to the public. Not only it can help the public to be aware of the company and their business nature but also lead to more MSMEs to discover CGC as currently most MSMEs use social medias as a platform to conduct their business. According to Hashim, Alek, Asmali & Rosli (2021), social media is relatively popular among MSME due to its practicality, cost saving, accessibility, and flexibility. Therefore, this is a great opportunity for the company to take on for further expanding their brand awareness.

5.3.2 NATIONWIDE SERVICES

Since the establishment of CGC, the company managed to open 16 branches all over Malaysia. The figure below is taken from CGC's Annual Report 2022, which it shows that currently, CGC has establish their branches in every state except for Perlis. Hence, this can be seen as opportunity for the company to grab on. Opening branches in every state in Malaysia can be seen as opportunity for the company as it can widen the area of services. Not only that, opening more branches in larger state such as Sarawak, Sabah, or Pahang to cover more area that they can provide their services. Therefore, CGC's opportunities is expanding their coverage of services nationwide.



Figure 4: CGC's branches in Malaysia

5.4 THREATS

5.4.1 FLUCTUATION OF ECONOMY

The fluctuation of economy can lead to economic crisis when there's a wild fluctuation of the price of commodities or goods. In this situation, everyone including government and other institution are affected because of the fluctuation of price of goods. According to Tambunan (2018), MSMEs especially in Southeast Asian countries like Malaysia, Indonesia, and Philippines are more vulnerable and deeply affected during the fluctuation of price of goods. Furthermore, during this fluctuation of economy, the risk of insolvency for SME also rises.

Due to this, it also has an effect to CGC as the company acting as a guarantor for the MSME. Therefore, in case of insolvency for MSME, it transfers the financial burden on CGC. Thus, this confirms that fluctuation of economy is a threat to the company as it can increase their financial burdens.

5.4.2 POLITICAL INSTABILITY

According to Jannils (2021), political instability can be defined when there's a change in country's leadership. Political instability can be regarded as harmful to the economic as it increases the likelihood of switching policies, creating volatility and worsen the economic performance. Political instability poses as threat to any business including CGC especially to the company's investments. Political instability can have an effect which lead to inflation, currency devaluation, rising interest rate, which ultimately makes it difficult for company to improve their performance and manage their finances.

However, one of the main issues with the effect of political instability is the lack of investor's confidence. The uncertainty that are created because of political instability decreases the foreign investment in a country. Therefore, it can threaten one of the company's incomes which is investments.

6.0 RECOMMENDATION

6.1 STRENGTH

6.1.1 WELL-TRAINED AND EDUCATED STAFF

For a business to develop in today's highly competitive environments, it would need to invest in continuous training and development of their employees. As mentioned before, one of CGC's strengths is their well-trained and educated employees because of their continuous effort of providing training programs. One recommendation is the company can conduct evaluation and get feedback on the training conducted from the employees.

According to Centers for Disease Control and Prevention (2023), training evaluation referred to a systematic process of collecting information to improve training in the future. This evaluation gave feedback to the company whether their employees have achieved the desired outcomes from the training conducted (Andales, 2023). Besides that, training evaluation assists in identifying any issues and determining the effectiveness of the training program. Therefore, CGC should conduct training evaluation for their employees after each training to ensure that the organization's objective is reached.

6.1.2 VARIETY OF PRODUCTS THAT MEETS CUSTOMER NEEDS

One of CGC's strength is their variety of products that can meet the needs of their customers. One suggestion that can improve their products is getting the customers feedback on their product and services.

One of the ways that the company can receive feedback from their customers is conducting a survey through their website which is ImSME. According to Shah and Rai (2022), customers feedback survey acts as data that helps determine customers behaviour towards the product and services as well as helping to identify trends that causing customers dissatisfaction. In addition, this data is also valuable to provide comprehensive feedback on product and services' improvement in the future. Besides that, the customers feedback is a great way for the company to understand what the customer wants and use these feedbacks in creating a better product that can cater the

customer's needs. In conclusion, CGC can improve their products and services by inquiring feedbacks from their customers.

6.2 WEAKNESSES

6.2.1 LOW PUBLIC EXPOSURE

Brand awareness is important in improving the company's image and helps company to determine their credibility in the industry. Therefore, to improve CGC's exposure to the public is to invest more in marketing activities. Past research has proven that investment in marketing is beneficial to the company especially in the long run (Koyluoglu, et al., 2021).

For example, CGC can participate and conduct marketing in events such as MSME Week or Hari Usahawan Negara. MSME week is organized by SME Corp Malaysia to raise public awareness and promote SME business from different industries (SME Corp Malaysia, 2023). With CGC, their target group clearly would be MSME, therefore by joining this event and promoting their brand can raise awareness regarding the company and their nature of business to the audience. Hence, this can improve the public awareness towards the company.

6.2.2 INSUFFICIENT STAFFS TO COVER HEAVY WORKLOAD

The shortage of staff really put burdens on the employee's burden. If the existing employees is overworked, it is only the matter of time to lead them to burnout and fatigue. Shortly after that, the quality of their work continues to decline, and their productivity is limited.

Therefore, one way to ease this burden is hiring new staffs. According to CGC's Annual Report (2022), the company's net profit reached 60 million which proved that the company is financially stable to hire new talents that can help in improving productivity and bringing fresh perspectives and new ideas.

6.3 OPPORTUNITES

6.3.1 SOCIAL MEDIA USAGE TO INCREASE BRAND AWARENESS

An opportunity that CGC can take is utilizing social media to increase their brand awareness. Social media has billion users worldwide and has become one of the defining technologies of our time. To illustrate, there are about 3 billion social media users globally in 2022, which estimated to 42.3% of the world population (Appel, Grewal, Hadi, & Stephen, 2019).

Therefore, CGC can utilize their social media to promote their services to this wide audience. The company has social media such as Instagram and Facebook where they normally post and updates about recent events or activities that they have done. The company should do paid advertisement on their social media to reach more and new audiences. According to (Hervet & Guitart, 2022) , social media advertising develops product awareness, create curiosity among new audiences, persuade new audience to visit the company's website where they can information about the company.



Figure 5: CGC's Facebook post

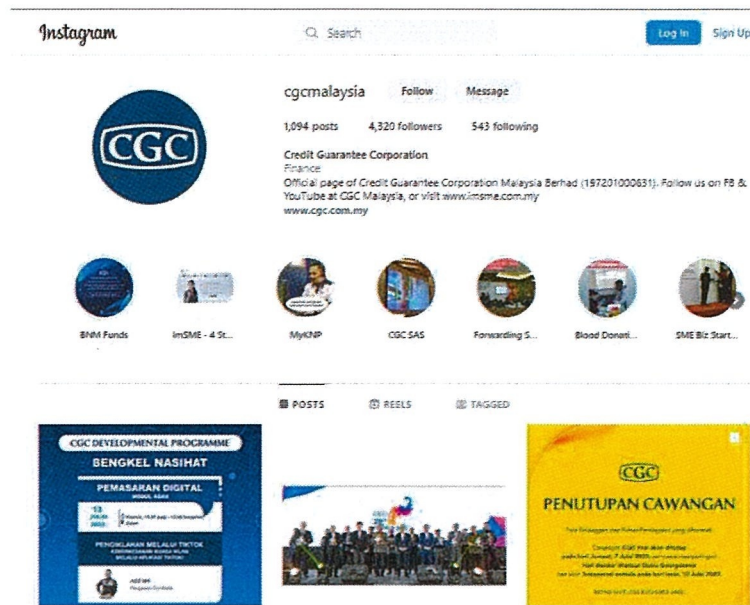


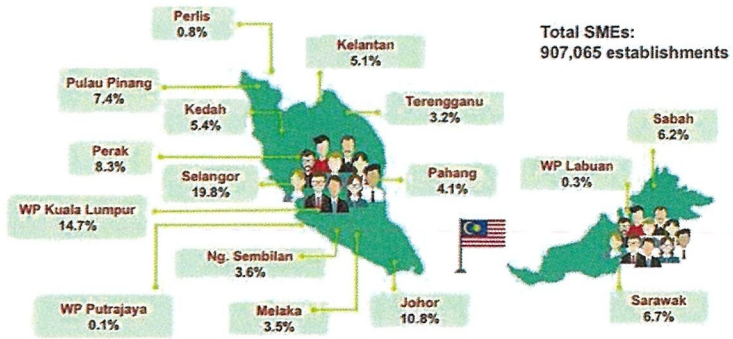
Figure 6: CGC's official Instagram

6.3.2 NATIONWIDE SERVICES

As mentioned in discussion earlier, CGC has managed to open 16 branches in Malaysia. One recommendation for CGC is to open branches in every state in Malaysia as well as opening more branches in larger state like Sarawak and Sabah.

According to SME Corp (2021), there are total of 1,226,494 MSME from various industries and state, as well as there is an increase of 140,000 firms compared to the previous years. Therefore, this shows that more MSMEs that potentially in need for CGC's services but find it difficult to obtain their services due to geographic restrictions. Besides that, opening more branches can help in raising their brand awareness as the business is expanding to new areas.

Overview of SMEs in Malaysia by state



Source: Economic Census 2015, Department of Statistics Malaysia (DOSM)

Figure 7: SME percentage by state

6.4 THREATS

6.4.1 FLUCTUATION OF ECONOMY

Fluctuation of economy is proven to be a threat to any businesses and it is crucial for company to take safe measures to reduce the risks. CGC's risk is associated with their customers, the MSMEs. During fluctuation of economy, MSME is deeply affected and their business performance drops and may even lead to bankruptcy. As a result, this poses as threat to CGC who is a guarantor to the MSME as it would increase the company's financial burden.

To prevent this risk to transfer to CGC, the company can provide advisory services through CGC Developmental Programme. This developmental Programme provide service like coaching the MSMEs in maintaining a good financial and repayment record (CGC Developmental Programme, 2023). Moreover, this programme may help MSME to stay viable and sustainable during the fluctuation of economy.

6.4.2 POLITICAL INSTABILITY

Uncertainty in politic can cause a decrease in foreign investment which is a threat to any businesses. The company are unable to completely avoid this threat, however, they can prepare safe measures and reduce the risk and burden. One recommendation is to carefully analyse and evaluate their investment strategies.

According to US Securities and Exchange Commission (2023), there's need to evaluate the company's comfort zone in taking on risk, consider taking appropriate mix of investments to reduce number of losses. The US Securities and Exchange Commission also emphasize that it is important to create and maintain emergency fund to cover for any losses.

7.0 CONCLUSION

In conclusion, this report summarizes my experience, skills, and benefits that I gained during my internship with Credit Guarantee Corporation Malaysia. Throughout the internship, I managed to learn and experience the real working life. Nevertheless, this internship has been an excellent and rewarding experience.

Besides that, the SWOT Analysis has been carefully thought out from what I have observed during my internship. The strength of CGC derives from well-trained and educated staff as well as their various of products that able to cater their customers' need. However, the weakness can be identified which is their lack of public exposure and insufficient employees that left with heavy workload. Moreover, the SWOT analysis also pointed out two opportunities that the company can use to their advantage which is social media usage and establishing branches nationwide. Apart from that, potential threats such as fluctuation of economy and political instability are something that the company should look out for.

From the SWOT analysis, recommendations are given for the company to maintain and further improve their strength, improve things that are considered their weaknesses, grab on opportunities that they can utilize to their advantage, and lastly, beware and take precaution on the threats so they can be on the safe side.

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9.0 APPENDICES



Figure 8: New interns with HR's representative



Figure 9: July's Birthday Celebration in the Office



Figure 10: Induction Programme



Figure 11: Induction Programme



Figure 12: Recording video for CGC's Hari Raya Celebration