



UNIVERSITI
TEKNOLOGI
MARA

Fakulti
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INDUSTRIAL TRAINING REPORT

CREDIT GUARANTEE CORPORATION

(CGC)

8 MARCH 2023 - 23 AUGUST 2023



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BACHELOR OF BUSINESS ADMINISTRATION (HONS.) FINANCE

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EXECUTIVE SUMMARY

I am very delighted and thankful to be given the opportunity to undertake industrial training at Credit Guarantee Corporation (CGC) for 6 months which started on 8th March 2023 until 23 August 2023. I was assigned under Mr. Mohd Yazid Bin Hairuddin, the Head of the Banking Section in the finance department. This report provides an overview of Credit Guarantee Corporation as well as the findings which are detailed in the appendix. To begin, this report is divided into six chapters. The first chapter is the introduction of student's profile which is my updated resume. The second section is the introduction to the CGC's background which is important for the first step as it describes the company's logo, location, vision, mission, products, and services. Next, the third section, which represents industrial training, discusses in detail each of the internal and external talents or benefits, skills, and experiences that are used and taught throughout industrial training. Then, SWOT analysis is the component that is very important. The most significant findings from the SWOT analysis of CGC's strengths, weaknesses, opportunities, and threats. The recommendation is on how the company may strengthen its strengths, reduce its weaknesses, seize the opportunity, and deal with potential threats while the discussion is on the details from the analysis of SWOT. The fifth section, which is the discussions and recommendations section, goes into more detail into the explanations. The sixth and last section serves as a summary of my experiences while working at Credit Guarantee Corporation (CGC).

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Alhamdulillah, all praise to Allah for giving me strength, capabilities, and patience to accomplish my report and completed industrial training for these 6 months.

To begin, I would like to express my heartfelt gratitude to Madam Zarinah Binti Abu Yazid for her guidance, patience, encouragement, and her welcoming personality to assist me in completing my industrial training report. I am so grateful and blessed to encounter and learn from her.

In addition, I would also like to thank my utmost gratitude to my family and friends especially my parents because without their wisdom words, continuous support, and prayer for me, I would not be standing here.

Finally, I want to thank to those who have directly or indirectly helped me through this study. I am truly blessed to learn new knowledges from them for me to practice in the future.

2.2 COMPANY'S BACKGROUND

Credit Guarantee Corporation (CGC) is a financial institution that operates as a guarantor company. It was established since July 1972 and had celebrated its 50 years anniversary and gained 'Golden Jubilee'. Bank Negara Malaysia owned CGC by 78.7% and 21.4% remainder held by various Financial Institutions (FIs) and Development Financial Institutions (DFIs) such as CIMB and Maybank. The objective is to ease MSMEs' business by providing guarantee cover to small and medium enterprises (MSMEs). Apart from that, CGC has a total of 16 branches all around Malaysia and the company's main branch is the Main Branch. In 2018, CGC has launched its first ever financing application which is imSME. ImSME is the first online SME loan/financing referral platform in the country, presented by Bank Negara Malaysia

(BNM) and powered by CGC. The application is successful as CGC received the 'Most Innovative SME Financing Platform in Malaysia' in April 2021. Moreover, in 2022, CGC gained a net profit of RM60.1 million, calculated equity at RM4.2 billion, assets of RM5.0 billion and liability totalling RM747.3 million. To add, CGC has over 522,000 guarantees and financing valued at over RM90.3 billion.

2.3 COMPANY'S VISION AND MISSION



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



- 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.

Figure 4: CGC's vision and mission