



**“A CASE STUDY ON THE FINANCIAL PERFORMANCE
AT UKHWAH DERIVE BY LENDING MONEY”**

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“DECLARATION OF ORIGINAL WORK”

I, NURUL SHAFIRA BINTI RAHIM (850524145464)

Hereby, declared that,

This work has not previously been accepted in substances for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.

This project paper is the result of my independent work and investigation, except where otherwise stated.

All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: 30 OCTOBER 2009

LETTER OF SUBMISSION

30 October 2009

Madam Siti Normah Binti Awang Tuah
Bachelor of Business Administration (Hons) Finance
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Universiti Teknologi MARA
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Malacca

Dear Madam,

SUBMISSION OF PROJECT PAPER (FIN 667)

Attached is the project paper titled “A CASE STUDY ON THE FINANCIAL PERFORMANCE AT UKHWAH DERIVE BY LENDING MONEY” to fulfill the requirement of as needed by the Faculty of Business Management, University Technology MARA.

Thank you.

Yours sincerely,

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Bachelor of Business Administration (Hons) Finance

ABSTRACT

This study provides on the financial performance at UKHWAH derive by lending money. The purpose of this study is focus on the financial performance of Koperasi Pendidikan Islam Malaysia Berhad (UKHWAH) deriving by lending money, in order to develop a corporate image of UKHWAH. Financial ratios will play an important role to measure the financial strength of the company. The issue of this study is focus on the financial performance of Koperasi Pendidikan Islam Malaysia Berhad (UKHWAH) deriving by lending money. To analyze that, some method will be introduced through this study in term of data collection and the findings process. In data collection process, all the data will be collected through UKHWAH. The main data to be collected is their financial statements including balance sheet and income statement. From the findings will deal a lot with the ratio analysis, this is supported by Altman (1986) where he found out that ratios measuring liquidity, profitability, operating performance, assets utilization and capital structure and solvency ratio prevailed as the most significant indicators. As a conclusion, UKHWAH is good company based on their financial performance by lending money to members.

TABLE OF CONTENTS

CONTENTS	PAGE
DECLARATION OF WORKS	i
LETTER OF SUBMISSION	ii
ACKNOWLEDGEMENT	iii
ABSTRACT	v
CHAPTER ONE : BACKGROUND OF THE COMPANY	
1.1 Introduction	1
1.2 Background of Company	1
1.3 Organization Chart	4
1.4 Purpose of Study	6
CHAPTER TWO: ISSUE OF THE STUDY	
2.1 Introduction	8
2.2 Issue of The Study	8
CHAPTER THREE: LITERATURE REVIEW	
3.1 Introduction	10
3.2 Financial Performance	10
3.3 Financial Statement Analysis	12
3.4 Financial Analysis	13
3.5 Financial Ratio	14
CHAPTER FOUR: FINDINGS	
4.1 Introduction	19
4.2 Ratio Analysis	19
4.2.1 Ratio Measurement	20
-Liquidity Ratio	22
-Profitability Ratio	23
-Operating Performance Ratio	25
-Asset Utilization Ratio	25
-Capital Structure and Solvency Ratio	26
4.3 Gap Identifications	27