

**MARA INSTITUTE OF TECHNOLOGY**

**SABAH CAMPUS**

**THE STUDY ON**

**THE ACCEPTANCE OF THE UNIT TRUST**

**SCHEME BY BUMIPUTRAS IN SABAH**

**PREPARED BY**

**DG.KU SARAHWATI BTE PG. TALIB**

**DIPLOMA IN ACCOUNTANCY**

**89652344**

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## **SUMMARY**

For this research, I shall try to give the picture of the problems faced by the investors/people and the Unit Trust Fund Managers. Low education, low income, poor knowledge, lack of knowledgeable staff and lack of promotions are the problems faced by them ( i.e. the investors/people and Unit Trust Fund Managers).

In this research the problems faced by Unit Trust Fund Managers and investors/people, ways of how to help Bumiputras to take part in the Unit Trust Schemes and its impact are the important subjects in my study.

This project paper contains:

## **INTRODUCTION**

**CHAPTER 1 : THE PROBLEMS AND ITS SETTING**

**CHAPTER 2 : LITERATURE REVIEW**

**CHAPTER 3 : RESEARCH METHODOLOGY**

**CHAPTER 4 : DATA ANALYSIS AND FACT FINDING**

**CHAPTER 5 : THE IMPORTANCE OF THE STUDY**

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## **INTRODUCTION**

Unit Trust forms a very important investment in many countries.

Although it is almost forty years to date since Unit Trust was first introduced in Malaysia by a group of British investors, however the participation level by Bumiputras is still low.

Therefore, in this study I shall stress on the investors'/people's and Unit Trust Fund Managers' problems, ways of how to solve the problems and how the Unit Trust Fund Managers gain the trust and confidence from the people.

## **CHAPTER 1**

### **a) The Problem Statement.**

- i) Social Problems
- ii) Economic Problems

### **b) The Sub-Problems.**

- i) Social Problems.
- ii) Problems faced by investors/people
  - 1) Education
  - 2) Knowledge
  - 3) Do not know how to invest
  - 4) Location /place to invest is far from where the investors/people stay.
- iii) Problems faced by Unit Trust Fund Managers.
  - 1) Lack of promotions and advertisement
  - 2) Competition from other Unit Trusts
  - 3) Lack of skilled manpower
  - 4) The investors/people themselves do not understand what Unit Trust is
  - 5) Lack of knowledgeable staff

# **THE STUDY ON THE ACCEPTANCE OF THE UNIT TRUST SCHEME IN SABAH BY BUMIPUTRAS**

A Unit Trust is a form of investment which provides a simple way to invest in the Malaysian Stock Market and other approved investments.

It is a legally sanctioned collective investment scheme which pools and invests the savings of individuals in the capital market under the vehicle of a Trust Deed, with the objective of securing higher returns for its unitholders.

As a unitholder, you subscribe to units in the Trust which represent an equal share in the Trust Fund. Not only will you enjoy the earning potential of a large-scale investor, but your risk is spread out over a broad selection of listed securities.

This project paper will be highlighting on :

- a) The acceptance level by the Bumiputras
- b) Why the participation by Bumiputras is low especially from the rural areas.

The objective of this study is to improve/increase the participation by bumiputras in Unit Trust Fund in Sabah. This study shall explain:

- a) The objective of Unit Trust and what are the benefits/advantages of Unit Trust to Bumiputras.