



**ANALYSIS ON FINANCIAL PERFORMANCE OF
COOPERATIVES IN SABAH**

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ABSTRACT

Suruhanjaya Koperasi Malaysia (SKM) was established in year 2008 in which previously known as Jabatan Pembangunan Koperasi (JPK) and the organization that being the vital tool of administrates and manages the operation of the development of cooperatives in Malaysia. The purpose of the study is to examine the financial performances of cooperatives in Sabah which to determine whether the quantity of cooperatives meet the quality of its performance. A sample of expected cooperatives in Sabah which are around 450 cooperatives that comprises of four (4) functions of cooperatives which are credit, agriculture, consumer and services for five years financial performance beginning in year 2005 to 2009. Furthermore the results show unfavourable performance of the cooperatives in Sabah by looking its net margin that indicates negative result.

Keyword: Suruhanjaya Koperasi Malaysia (SKM), Financial Performance, Function on Cooperatives