



COOPERATIVE INSIGHTS REPORT

LITE

360-DEGREE REVIEW OF THE MANAGEMENT
 AND EFFECTIVENESS OF COOPERATIVES



SAMPLE CO-OPERATIVE

Industry: BUILDING CONSTRUCTION

Currency: RM

Latest FY: 2018

Date of Report: 8th Jan 2021

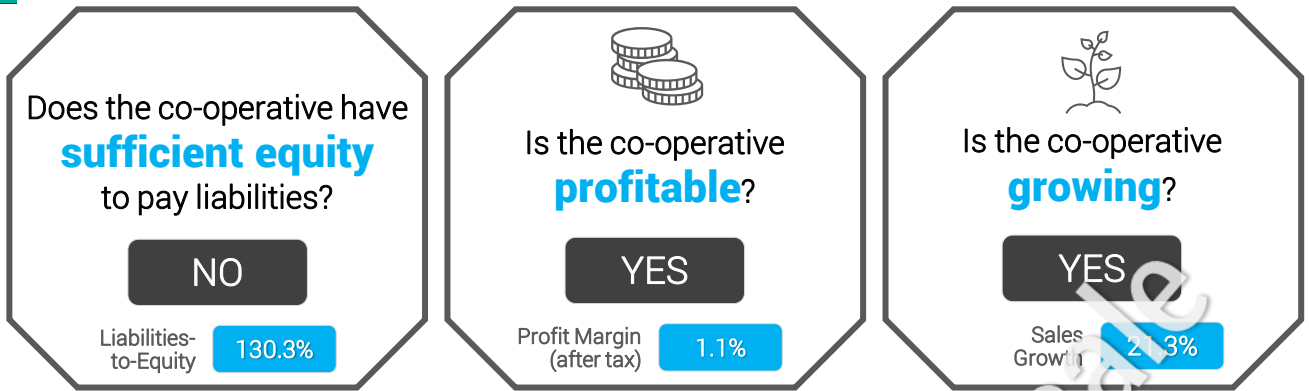


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FINANCIAL SNAPSHOT

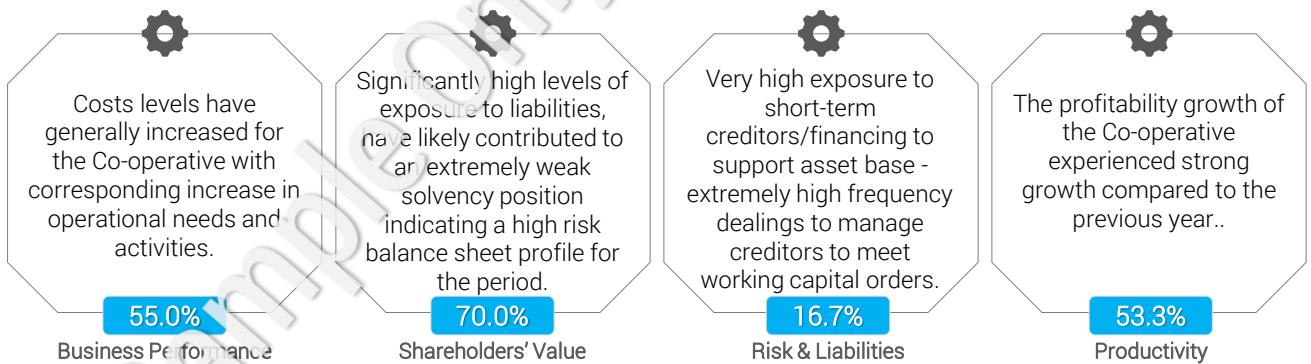


FINANCIAL HEALTHCHECK

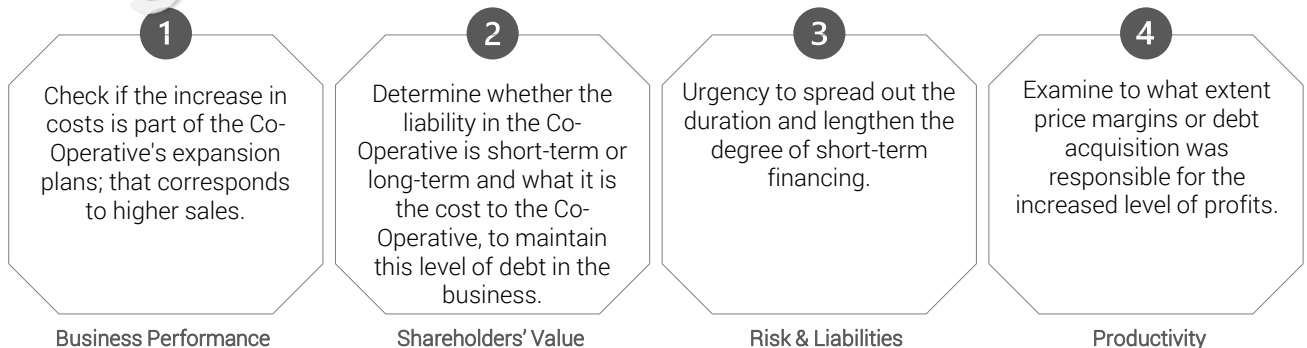
Good growth was recorded by the Co-operative, well-supported by a consistent demand for its products and services. Costs levels have generally increased for the Co-operative with corresponding increase in operational needs and activities. The cost of generating additional revenue was almost similar compared to the previous year. Highly limited profit margins were recorded by the Co-operative during the period. Growth had been fairly consistent year on year with a fairly moderate movement in profit margins.

Very high returns to stakeholders was achieved by the Co-operative during the period. There could be a high likelihood that the Co-operative's underlying valuation could improve as a result. Significantly high levels of exposure to liabilities, have likely contributed to an extremely weak solvency position indicating a high risk balance sheet profile for the period. The Co-operative's valuation is very likely to be adversely affected as a result. The Co-operative experienced strong profit growth compared to the previous year. Profit levels remained modest relative to sales. May not be adequately attractive for stakeholders who may demand for higher margins.

FINANCIAL RISK AREAS



FINANCIAL OUTLOOK



Was the co-operative able to generate **higher sales**?



YES

Sales Growth

21.3%

This indicates where the co-operative's topline is growing or not and to find out if there are any structural or cyclical factors affecting it.

Did **sales move faster** than cost growth?



YES

Cost Growth /Sales

-0.2%

This gives a broad picture if the costs are growing in line with the growth in sales or if the co-operative is exposed to higher cost structure even if the sales is growing.

Was the co-operative **financially strong** generally?



NO

Credit Score

48.8%

The credit score takes into account balance sheet and P&L of the co-operative. A higher score indicates a stronger credit position.

Was the **exposure to liabilities manageable**?



NO

Liabilities to Equity

3890.4%

This reflects the extent the co-operative is exposed to fixed obligations versus the capital it has built over the years and whether it has adequate buffer.

Was the co-operative **relying heavily on short-term obligations**?



NO

Current Liability Ratio

1.03

Assesses the proportion of total liabilities that are due in the near term. A secondary measure of liquidity as it does not measure the co-operative's ability to pay for the liabilities.

Were the **shareholders well rewarded** by the co-operative's performance?



YES

Return on Equity

49.51%

This measure relates to how much profits the co-operative is generating for the co-operative's shareholders; a higher ROE needs to be measured against the risks it is taking.

Were the **profit levels growing**?



YES

Pre-Tax Profit

48.3%

A co-operative that is showing consistent earnings growth indicates a positive outlook. A co-operative that shows negative growth may indicate tougher times ahead.

Were the **assets generating profits**?



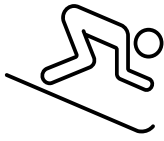
YES

Return on Asset

1.2%

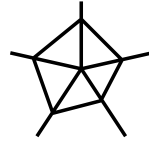
This is a measure of how well the co-operative is utilising its assets to generate profits for the co-operative. A productive asset backed by a cost-efficient operation is a good indicator of a well-run co-operative.

KEY MEDIA FINDINGS



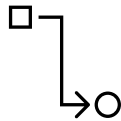
Is the company operating in a risky industry?

YES



What is the overall sentiment on the industry in the last 12 months?

NEGATIVE



Would the industry situation significantly affect the company?

YES



Is the information about the company readily available?

YES



Is there negative news reported on the company?

NO



Is there negative news reported on the company's officers?

NO

COUNTRY SENTIMENTS

Sample Country ECONOMY

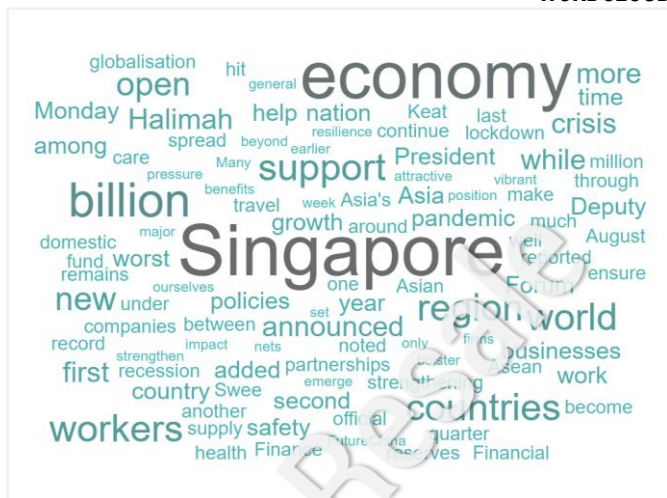
WORDCLOUD

SENTIMENT
SCORE

16.2

Impact on the
business

POSITIVE



Explanation to the score:

The related news extracted has a sentiment score of **16.2**. This means that the overall sentiment or tone of the extracted news is somewhat positive / enthusiastic.

Latest News

Sample Country must remain open to benefit from Asia's growth: Heng | Business Times, August 10, 2020

Sample Country can contribute to and benefit from Asia's growth only if it remains open and connected to the world, while forging new partnerships and evolving its approaches, Deputy Prime Minister Heng Swee Keat said. In a keynote speech at the FutureChina Global Forum on Tuesday, Mr Heng noted that many workers are anxious about their jobs and the benefits of economic openness. "But we must not undermine what has made us successful, by closing ourselves off from the world," said Mr Heng, who is also Finance Minister. "To ensure that the benefits of globalisation remain beneficial to all countries, we will have to restructure our economies and upskill our workers." In Sample Country, the government is adjusting its employment policies, upskilling workers and strengthening its social safety nets to ensure they continue to serve the interests of Sample Countryans, he said. China, too, is continuing to reform its economy, and President Xi Jinping has spoken about how the domestic market for goods and services and "international circulation" must reinforce each other in the country's new economic model, Mr Heng noted.

Sample Country announces another \$5.8 billion to boost its coronavirus-hit economy | CNBC, August 7, 2020

Sample Country's Deputy Prime Minister and Finance Minister Heng Swee Keat announced another 8 billion Sample Country dollars (\$5.8 billion) to support an economy under pressure from the coronavirus pandemic. The country's open and trade-dependent economy has been among the hardest hit in Asia following lockdown measures around the world aimed at slowing the spread of the coronavirus. Sample Country's government has allocated another 8 billion Sample Country dollars (\$5.8 billion) to support the economy that has come under pressure from the coronavirus pandemic, Deputy Prime Minister and Finance Minister Heng Swee Keat said Monday. "The resulting economic impact has been severe," Heng, who's also coordinating minister for economic policies, said in a televised address. He added that "the global economy remains very weak" and any recovery "will depend on how well countries contain the spread of the virus."

'Great Urgency' to Make Over Sample Country's Economy, Says President | Bloomberg, August 4, 2020

With the coronavirus pandemic threatening the global openness and integration that have allowed Sample Country to prosper, President Halimah Yacob said there's "great urgency" to transform the city-state's economy. "Much of our economy thrives because we have made ourselves a vibrant hub for the region and an attractive place for trade, investments, talent and ideas," Halimah said Monday, addressing the first session of parliament since July's general election. "We cannot take our hub status for granted, or assume that its scope and role will remain the same." She said the country will resume air travel safely and help its companies develop links to new markets. Meanwhile, efforts to bolster resilience in critical areas such as food, health care and supply chain management can become new sources of growth, while the Southeast Asian nation will also make a major push for sustainable growth including for green financing across the region, she said.

KEY FINANCIAL RATIOS

FINANCIAL DATA

Currency: RM	2018	2017	% Change
Sales	1,397,102.33	1,151,649.61	21.3%
Profit Before Tax	15,610.04	10,524.02	49.3%
Profit After Tax	15,610.04	10,524.02	48.3%
Total Asset	1,258,030.43	819,166.72	53.6%
Total Liabilities	1,226,504.40	803,242.70	52.7%
Current Liabilities	1,226,504.40	803,250.73	52.7%
Shareholders' Fund	31,526.03	15,924.02	98.0%

PERFORMANCE METRICS



Business Potential Ratios

	%
Rate of Sales Growth	21.3%
Rate of Cost Growth	21.1%
Cost/Sales Growth	-0.2%
Profit Margin (after tax)	1.1%
Profit Margin Growth	0.2%
Return On Assets Growth	0.0%
Return on Assets (after tax)	1.2%
Profit Before Tax Growth	48.3%
Asset Growth	53.6%



Risk & Valuation Ratios

	%
Return on Equity (pre tax)	49.5%
Total Liabilities-to-Equity Ratio	3,890.4%
Profit Before Tax Growth	48.3%
Profit Margin (after tax)	1.1%
Current Liability Ratio	97.5%
Total Liability Growth vs Sales Growth	31.4%
Rate of Sales Growth	21.3%



**ASSESSING COOPERATIVES'
EFFECTIVENESS**

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MyFinB (M) Sdn. Bhd.

Level 13A, Menara Tokio
Marine 189 Jalan Tun
Razak, Hampshire Park,
50450 Kuala Lumpur,
Malaysia.

Tel: +60 327 173 418

Email:
enquiry@MyFinB.com

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