

Research Title	Performance Analysis of BINA Islamic Cooperative Ltd.,
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## ABSTRACT

The objective of this study is to investigate the performance of Bina Islamic cooperative ltd. The study analyze the secondary data from the financial statement from year 2012 to 2016 . We apply CAMELS Analysis theory to compare with the mean of Cooperative Auditing Department in six dimensions. These includes adequacy of capital to risk, quality of assets, management capability, profit , liquidity and the impact on business.

The study found that Bina Islamic cooperative ltd have an adequate capital with some level of risk. This is because the debt to equity ratio is higher than the standard and may cause cooperative not be able to cover the debt. The result generate the good score in term of efficiency in managing asset because the company invest in quality asset and generate a good return. Management capability shows that five years growth rate is higher than the standard. This reveals that the company have higher competency in management compare to other cooperative. In term of profit, the cooperative generate lower profit and saving compared to the standard due to higher operational cost. Liquidity performance shows that the cooperative has higher current asset compare to current liability. This is not a good result as it leads to higher current ratio compare to the standard. While the final dimension on business impact, natural disaster, falling rubber price and rivalry have the impact on cooperative business.