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UNIVERSITI SAINS ISLAM MALAYSIA
جامعة العلوم الإسلامية الماليزية
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

APPENDIX I

INDEX 100 CO-OPERATIVES BEST PERFORMANCE BY SKM

RANK	CO-OPERATIVE NAMES	FUNCTION	OFFER SHARIAH-BASED PRODUCT	SHARIAH COMMITTEE	SHARIAH COMMITTEE APPROVED BY SKM
1.	Koperasi Permodalan Felda Malaysia Berhad	Services and Credit	YES	√ - Internal	Approved
2.	Bank Kerjasama Rakyat Malaysia Berhad	Banking	YES	-	
3.	Koperasi Peserta-peserta Felda Malaysia Berhad	Services			
4.	Koperasi Angkatan Tentera Malaysia Berhad	Credit	YES	-	
5.	Koperasi Kakitangan Petronas Berhad	Credit	YES	√ - External	K.I.V
6.	Koperasi NLFCS Berhad	Agriculture			
7.	Koperasi Tunas Muda Berhad	Housing			
8.	Angkata Koperasi Kebangsaan Malaysia Berhad	Services	YES	√ - Internal	Approved
9.	Koperasi Bank Persatuan Malaysia Berhad	Banking	YES	√ - Internal	Approved
10.	Koperasi Polis Diraja Malaysia Berhad	Credit	NO	-	
11.	Koperasi Pekerja-Pekerja Shell Malaysia Berhad	Credit	NO	-	
12.	Koperasi Serbausaha Makmur Berhad	Agriculture			
13.	Koperasi Pegawai-Pegawai Kerajaan Negeri Kedah Darul Aman Berhad	Credit	YES	√ - External	K.I.V
14.	Koperasi Tenaga Nasional Berhad	Credit	NO	-	
15.	Koperasi Kakitangan Bank Rakyat Berhad	Credit	YES	-	

16.	Koperasi Kakitangan Sawit Kinabalu Sabah Berhad	Services			
17.	Koperasi Serbaguna Dara Berhad	Consumer			
18.	Koperasi UNIKEB Berhad	Consumer	YES	√ - Internal	Approved
19.	Koperasi Peserta-Peserta Rancangan Felcra Seberang Perak Berhad	Agriculture			
20.	Koperasi Pegawai-Pegawai KESEDAR Berhad	Consumer			
21.	Koperasi Pekebun Kecil Daerah Muar Berhad	Services			
22.	Koperasi Pelaburan Pekerja Pekerja KEJORA Kota Tinggi Berhad	Consumer			
23.	Koperasi Serbaguna Kakitangan MAS Malaysia Berhad	Credit	YES	-	
24.	Koperasi Pembangunan Daerah Langkawi Berhad	Services			
25.	Koperasi KOPERKASA Sarawak Berhad	Credit	NO	-	
26.	Koperasi Pegawai-Pegawai Kerajaan Negeri Pahang Darul Makmur Berhad	Credit	YES	-	
27.	Koperasi Peserta-Peserta Rancangan Felcra Gubusan Bukit Tandak Kelantan Berhad	Transportation			
28.	Koperasi MCIS Berhad	Services			
29.	Koperasi Ladang Pekebun-Pekebun Kecil Malaysia Berhad	Agriculture			
30.	Koperasi Peneroka Felcra Chini Satu Pekan Berhad	Transportation			
31.	Koperasi Felcra Sebertak Pahang Berhad	Transportation			
32.	Koperasi Pekerja-Pekerja Kerajaan Sabah Berhad	Credit			
33.	Koperasi KOSWIP Malaysia Berhad	Credit	YES	-	
34.	Koperasi Perbadanan Kemajuan Iktisad Negeri Kelantan Berhad	Credit	NO	-	

					√ - Internal	Approved
35.	Koperasi Permodalan Melayu Negeri Johor Berhad	Agriculture			√ - Internal	Approved
36.	Koperasi Pasar Melayu Baling Berhad	Consumer				
37.	Koperasi Telekom Malaysia Berhad	Credit	YES		√ - External	K.I.V
38.	Koperasi Consumer Pahang Berhad	Consumer				
39.	Koperasi Nelayan Pantai Remis Berhad	Consumer				
40.	Koperasi Kakitangan Felda Malaysia Berhad	Credit	NO		-	
41.	Koperasi Pekebun Getah Jajahan Tanah Merah dan Jeli Berhad	Agriculture				
42.	Koperasi AIM Berhad	Credit (Others)	YES		-	
43.	Koperasi Serbaguna Felda Kelang Dua Kompi Berhad	Transportation				
44.	Koperasi Kospeta Malaysia Berhad	Credit	NO		-	
45.	Koperasi Pemandu Limo Lapangan Tembeng Pulau Pinang Berhad	Transportation				
46.	Koperasi Pelabuhan Johor Berhad	Credit	NO		-	
47.	Koperasi Sebaguna Anak-anak Selangor Berhad	Housing				
48.	Koperasi Peserta Rancangan Pelera Batu 3 ½ Paloh Kluang Berhad	Transportation				
49.	Koperasi Perbadanan Perak Berhad	Credit	YES		-	
50.	Koperasi PERWAJA Kemaman Berhad	Consumer				
51.	Koperasi Gabungan Pekebun Kecil Perak Berhad	Agriculture				
52.	Koperasi Serbaguna Daerah Jerantut Berhad	Consumer				
53.	Gabungan Koperasi-koperasi Peneroka Felda Johor Berhad	Consumer				

54.	Koperasi Sehati Berhad			Credit		YES	-		
55.	Koperasi Peneroka-peneroka Felda Air Tawar 5 Berhad			Transportation					
56.	Koperasi Pekebun Kecil Daerah Pekan Berhad			Agriculture					
57.	Koperasi Guru-Guru Sekolah Malaysia Berhad			Credit		NO	-		
58.	Koperasi Universiti Sains Malaysia Berhad			Consumer					
59.	Koperasi Peserta Felda Sungai Koyan Dua Berhad			Transportation					
60.	Koperasi Pelaburan Kakitangan Bank Muamalat Malaysia Berhad			Services					
61.	Koperasi Orang Melayu Kerajaan (SKOMK) Perak Berhad			Credit		NO	-		
62.	Koperasi Jayadiri Malaysia Berhad			Services					
63.	Koperasi Peneroka Felda Tunggah Kota Tinggi Berhad			Transportation					
64.	Koperasi Peneroka Felda Kerteh Satu Kertengah Jawa Berhad			Transportation					
65.	Koperasi Doktor Malaysia Berhad			Services					
66.	Koperasi Serbaguna Kaum Ibu Kubang Pasu Berhad			Consumer					
67.	Koperasi Peserta Felcra Seri Bandi Kemaman Berhad			Transportation					
68.	Koperasi Peneroka Felda Lurah Bilut Berhad			Transportation					
69.	Koperasi Felda Sungai Koyan III Raub Berhad			Transportation					
70.	Koperasi Pekebun Kecil Daerah Larut Matang Berhad			Agriculture					
71.	Koperasi Peserta-Peserta Rancangan Felcra Gugusan Lubuk Sirih Perlis Berhad			Agriculture					
72.	Koperasi Pekerja Kumpulan Sokongan Pulau Pinang			Credit		NO	-		

73.	Koperasi Pembangunan Usahasama Masyarakat Maju Sabah Berhad	Credit	NO	-	
74.	Koperasi Kakitangan Kerajaan Terengganu (KOKITAB) Berhad	Credit	YES	√ - External	K.I.V
75.	Koperasi Pusaka Sarawak Berhad	Consumer			
76.	Koperasi Al-Bait Sarawak Berhad	Consumer			
77.	Koperasi SESCO Sarawak Berhad	Services			
78.	Koperasi Pegawai Kerajaan Negeri Pulau Pinang	Credit	YES	-	
79.	Koperasi Felda Tersang Satu Berhad	Transportation			
80.	Koperasi Universiti Teknologi Malaysia Berhad	Credit	YES	-	
81.	Koperasi Anggota Kerajaan Ipoh Berhad	Credit	YES	-	
82.	Koperasi Warga Universiti Sains-Malaysia Kelantan Berhad	Credit	YES	-	
83.	Koperasi Perladangan Kawasan Bagan Datoh	Agriculture			
84.	Koperasi LKPP Pahang Berhad	Agriculture			
85.	Koperasi Ladang Sungai Tong Terengganu Berhad	Transportation			
86.	Koperasi Rakyat Berhad	Housing			
87.	Koperasi Kakitangan Bank Agriculture Malaysia	Credit	NO		
88.	Koperasi Peneroka Felda Chiku Lima Gua Musang Berhad	Contract			
89.	Koperasi Felda Ulu Tebrau Johor Bahru Berhad	Transportation			
90.	Koperasi Pos Nasional Berhad	Credit	YES	√ - Internal	Approved
91.	Koperasi Serbaguna Felda Teratai (Jengka 21) Berhad	Transportation			
92.	Koperasi Anggota-anggota Kerajaan Batu Pahat Berhad	Credit	YES	√ - External	K.I.V

93.	Koperasi Felda Chemomoi Bentong Berhad	Transportation		
94.	Koperasi Services Awam Sabah Berhad	Consumer		
95.	Koperasi Penanoka Felda Sungai Sayong Kulaijaya Berhad	Transportation		
96.	Koperasi Serbaguna Felda Selancar Dua	Transportation		
97.	Koperasi Felda Palong Timur Dua Berhad	Transportation		
98.	Koperasi Serbaguna Felda Bukit Goh Berhad	Transportation		
99.	Koperasi Felda Pemanis Satu Berhad	Transportation		
100.	Koperasi Felda Bukit Bading Terengganu (KOBADING) Berhad	Transportation		

Source: SKM as at December, 2016



APPENDIX 2

INTERVIEW QUESTION FOR MANagements OF ISLAMIC CREDIT CO-OPERATIVES

ENGLISH LANGUAGE	MALAY LANGUAGE
<p>Q1: How does the Board of Co-operative play the role of maintaining the Shariah conformity in your institutions?</p>	<p>Q1: Bagaimanakah ahli lembaga koperasi berperanan dalam mengekalkan kepatuhan syariah dalam institusi anda?</p>
<p>Q2: What are the Shariah governance practices in terms of the establishment of Shariah Committee in your institutions?</p>	<p>Q2: Apakah amalan tadbir urus syariah bagi aspek penubuhan jawatankuasa syariah di institusi anda?</p>
<p>Q3: How does the management plays its role to maintain the Shariah conformity in your institutions?</p>	<p>Q3: Bagaimanakah pihak pengurusan menjalankan tanggungjawabnya dalam mengekalkan kepatuhan syariah di institusi anda?</p>
<p>Q4: How does the internal audit committee function in terms of attestation the Shariah conformity in your institutions?</p>	<p>Q4: Bagaimanakah jawatankuasa audit dalaman berfungsi dan berperanan dalam membuktikan kepatuhan syariah di institusi anda?</p>
<p>Q5: What are the issues and challenges in Shariah Governance practices faced by your institution?</p>	<p>Q5: Apakah isu-isu dan cabaran yang dihadapi oleh institusi anda dalam mengamalkan tadbir urus syariah?</p>

APPENDIX 3

**INTERVIEW QUESTION FOR SHARIAH COMMITTEE MEMBERS OF
ISLAMIC CREDIT CO-OPERATIVES**

ENGLISH LANGUAGE	MALAY LANGUAGE
Q1: To what extent the independence level of Shariah committee in your institutions?	Q1: Sejauh manakah tahap kebebasan jawatankuasa syariah di institusi anda?
Q2: To what extent the confidentiality level of Shariah committee in your institutions?	Q2: Sejauh manakah tahap kerahsiaan jawatankuasa syariah di institusi anda?
Q3: To what extent the competency level of Shariah committee in your institutions?	Q3: Sejauh manakah tahap kompetensi jawatankuasa syariah di institusi anda?
Q4: To what extent the execution and adoption level of Shariah pronouncement of Shariah committee in your institutions?	Q4: Sejauh manakah tahap pelaksanaan dan penggunaan fatwa jawatankuasa syariah di institusi anda?
Q5: What are the issues and challenges in Shariah Governance practices faced by your institution?	Q5: Apakah isu-isu dan cabaran yang dihadapi oleh institusi anda dalam mengamalkan tadbir urus syariah?

APPENDIX 4

INTERVIEW QUESTION FOR ANGKASA's SHARIAH UNIT

ENGLISH LANGUAGE	MALAY LANGUAGE
<p>Q1: What are the functions of ANGKASA as an Apex body in this sector pertaining to the Shariah governance?</p>	<p>Q1: Apakah fungsi ANGKASA sebagai badan puncak dalam sektor ini berkaitan urus tadbir syariah di sektor koperasi?</p>
<p>Q2: Is there any execution of the ex-ante and ex-post compliance monitoring by the regulators or other external institutions in co-operative sector?</p>	<p>Q2: Adakah terdapat apa-apa pelaksanaan pemantauan <i>ex-ante</i> dan <i>ex-post</i> oleh pihak penyelia berkuasa atau institusi luar dalam sektor koperasi?</p>
<p>Q3: What are the issues and challenges in Shariah Governance practices faced by your institution?</p>	<p>Q3: Apakah isu-isu dan cabaran yang dihadapi oleh institusi anda dalam mengamalkan tadbir urus syariah?</p>

APPENDIX 5

INTERVIEW QUESTION FOR SKM's SHARIAH UNIT

ENGLISH LANGUAGE	MALAY LANGUAGE
<p>Q1: What are the functions of regulators and the supervisory authorities pertaining to the Shariah governance in co-operative sector?</p>	<p>Q1: Apakah fungsi penguatkuasa dan pihak penyelia berkuasa berkaitan urusan tadbir syariah di sektor koperasi?</p>
<p>Q2: Is there any execution of the ex-ante and ex-post compliance monitoring by the regulators or other external institutions in co-operative sector?</p>	<p>Q2: Adakah terdapat apa-apa pelaksanaan pemantauan <i>ex-ante</i> dan <i>ex-post</i> oleh pihak penyelia berkuasa atau institusi luar dalam sektor koperasi?</p>
<p>Q3: What are the issues and challenges in Shariah Governance practices faced by your institution?</p>	<p>Q3: Apakah isu-isu dan cabaran yang dihadapi oleh institusi anda dalam mengamalkan tadbir urus syariah?</p>

APPENDIX 6

INTERVIEW RESPONDENTS

	CO-OPERATIVE WITH INTERNAL SC		CO-OPERATIVE WITH EXTERNAL SC		SKM	ANGKASA	
	SC	Management	SC	Management		SC	Shariah Unit
Co-op 1	√	1. Head, Unit of Financial Services 2. Head, Unit of Membership Services			1. Director, Registration and Statutory 2. Assistant Director, Registration and Statutory		
Co-op 2	√	Senior Manager, Operations and Sales			3. Senior Assistant Director, Registration and Statutory	√	1. Head, Shariah Unit 2. Executive, Shariah Unit
Co-op 3				1. General Manager 2. Manager, Financing Division 3. Manager, <i>Ay-rah</i>			
Co-op 4			SC ANGKASA	1. Headquarter's Manager, Administration	4. Senior Assistant Director, Registration and Statutory		