

**KOPERASI SYRIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
29/04/2016**

----- Laporan Bulan April 2016

NO.	INDIKATOR	DESEMBER 2015	APRIL 2016	KENAIKAN (%)
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
	<b>I PERMODALAN</b>	<b>106.151.865.246</b>	<b>117.550.268.045</b>	<b>10,74%</b>
	a. Simpanan Pokok	1.178.910.000	1.210.000.000	2,64%
	b. Simpanan Wajib	93.894.282.271	103.943.890.650	10,70%
	c. Cadangan Modal	11.078.672.975	12.396.377.395	11,89%
	<b>II JUMLAH ASSET</b>	<b>260.387.135.444</b>	<b>276.923.807.698</b>	<b>6,35%</b>
	<b>III PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	169.233.436.671	-56,36%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.627.472.136.671	11,61%
	c. Pembiayaan Efektif	314.885.647.533	343.239.362.471	9,00%
	<b>IV PIUTANG</b>	<b>178.946.643.972</b>	<b>208.801.595.896</b>	<b>16,68%</b>
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	183.128.397.805	17,53%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	4.389.635.175	-4,89%
	c. Mikro Tata Griya (MTG)	7.164.113.868	6.240.343.751	-12,89%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	2.132.986.289	0,94%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	8.332.457.876	28,05%
	f. Mikro Tata Air (MTA)	2.722.888.000	4.573.625.000	67,97%
	g. Qardul Hasan	5.000.000	4.150.000	-17,00%
	<b>V SIMPANAN</b>	<b>67.590.005.543</b>	<b>80.804.141.099</b>	<b>19,55%</b>
	a. Sukarela	49.783.071.512	60.975.558.882	22,48%
	b. Berjangka	17.023.300.000	18.798.600.000	10,43%
	c. Qurban	328.664.519	433.386.462	31,86%
	d. Sanitasi	86.458.475	140.640.745	62,67%
	e. Umroh	367.214.996	442.619.598	20,53%
	f. Haji	1.296.041	2.630.125	102,94%
	g. Sicerah	-	10.705.287	
	<b>VI Pinjaman Pihak Ke 3</b>	<b>72.000.120.749</b>	<b>65.236.115.493</b>	<b>-9,39%</b>
	a. Bank Umum	59.590.897.268	55.473.386.122	-6,91%
	b. UPDB	12.409.223.481	9.762.729.371	-21,33%
	<b>VII JANGKAUAN PELAYANAN</b>			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	31	0,00%
	c. Kelurahan Terlayani (Kelurahan)	27	32	18,52%
	d. Desa Terlayani (Desa)	345	358	3,77%
	e. Jumlah Rembug Pusat (RP)	4.622	4.800	3,85%
	f. Jumlah Anggota (Orang)	117.891	121.000	2,64%
	<b>VIII JUMLAH KARYAWAN</b>	<b>457</b>	<b>473</b>	<b>3,50%</b>
	<b>IX SHU SEBELUM PAJAK</b>	<b>8.699.357.443</b>	<b>4.846.236.085</b>	<b>-44,29%</b>

**KOPERASI SYRIA  
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NERACA  
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NO	AKTIVA	DESEMBER 2015	APRIL 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	APRIL 2016	KENAIKAN (%)
<b>I</b>	<b>AKTIVA</b>				<b>II</b>	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>67.590.005.543</b>	<b>80.804.141.099</b>	<b>19,55%</b>
1.1.1.	KAS	7.289.306.491	9.731.554.714	33,50%	2.1.1.1.	Sukarela	49.783.071.512	60.975.558.882	22,48%
1.1.2.	BANK	34.728.844.208	23.654.704.332	-31,89%	2.1.1.2.	Berjangka	17.023.300.000	18.798.600.000	10,43%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	16.047.500.000	-26,34%	2.1.1.3.	Qurban	328.664.519	433.386.462	31,86%
1.1.4.	PIUTANG	<b>178.946.643.972</b>	<b>208.801.595.896</b>	<b>16,68%</b>	2.1.1.4.	Sanitasi	86.458.475	140.640.745	62,67%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	183.128.397.805	17,53%	2.1.1.5.	Umroh	367.214.996	442.619.598	20,53%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	4.389.635.175	-4,89%	2.1.1.6.	Haji	1.296.041	2.630.125	102,94%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	6.240.343.751	-12,89%	2.1.1.7.	Sicerah	-	10.705.287	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	2.132.986.289	0,94%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	8.332.457.876	28,05%	2.1.2.	KEWAJIBAN BANK	38.411.261.945	23.184.285.698	<b>-39,64%</b>
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	4.573.625.000	67,97%	2.1.3.	KEWAJIBAN UPDB	8.606.148.989	5.959.654.879	-30,75%
1.1.4.7.	Qardul Hasan	5.000.000	4.150.000	-17,00%	2.1.4.	HUTANG PAJAK	2.195.348.975	84.513.632	-96,15%
1.1.5.	PPAP	(772.514.904)	(772.514.904)	-	2.1.5.	DANA INSENTIF	-	-	-
1.1.6.	PERLENGKAPAN	252.018.650	258.200.200	2,45%	2.1.6.	DANA BANTUAN TEKNIS	518.525.824	339.445.824	-34,54%
1.1.7.	UANG MUKA	282.015.000	1.023.247.500	262,83%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>117.321.291.276</b>	<b>110.372.041.132</b>	<b>-5,92%</b>
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	1.719.614.701	42,77%		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	21.179.635.323	32.289.100.424	52,45%
	<b>JUMLAH AKTIVA LANCAR</b>	<b>243.717.570.279</b>	<b>260.463.902.440</b>	<b>6,87%</b>	2.2.2.	KEWAJIBAN UPDB	3.803.074.492	3.803.074.492	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.000.370.572	3.655.324.162	21,83%
	<b>1.2. AKTIVA TETAP:</b>				2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	2.477.474.597	56,12%
1.2.1.	TANAH	<b>1.911.199.000</b>	<b>1.911.199.000</b>	<b>0,00%</b>	2.2.5.	DANA PEMBANGUNAN KOPERASI	142.092.652	471.518.757	231,84%
1.2.2.	GEDUNG KANTOR	<b>12.706.751.000</b>	<b>12.868.856.900</b>	<b>1,28%</b>	2.2.6.	DANA PENDIDIKAN	190.294.816	515.820.921	171,06%
1.2.3.	KENDARAAN	<b>2.219.980.000</b>	<b>2.219.980.000</b>	<b>0,00%</b>	2.2.7.	DANA SOSIAL	423.126.720	620.782.383	46,71%
1.2.4.	PERALATAN KANTOR	<b>3.388.385.790</b>	<b>3.611.510.990</b>	<b>6,58%</b>	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	-	238.140.500	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	<b>98.670.000</b>	<b>98.670.000</b>	<b>0,00%</b>		<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>30.325.456.823</b>	<b>44.071.236.236</b>	<b>45,33%</b>
1.2.6.	AKUMULASI PENYUSUTAN	(3.655.420.625)	(4.250.311.632)	16,27%		<b>2.3. TITIPAN</b>			
	<b>JUMLAH AKTIVA TETAP</b>	<b>16.669.565.165</b>	<b>16.459.905.258</b>	<b>-1,26%</b>	2.3.1.	ZISWAF	-	84.026.200	0,00%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						<b>JUMLAH TITIPAN</b>	<b>-</b>	<b>84.026.200</b>	<b>0,00%</b>
	<b>JUMLAH AKTIVA</b>	<b>260.387.135.444</b>	<b>276.923.807.698</b>	<b>6,35%</b>		<b>TOTAL KEWAJIBAN</b>	<b>147.646.748.098</b>	<b>154.527.303.568</b>	<b>4,66%</b>
					<b>III</b>	<b>EKUITAS :</b>			
					3.1.	SIMPANAN POKOK	1.178.910.000	1.210.000.000	2,64%
					3.2.	SIMPANAN WAJIB	93.894.282.271	103.943.890.650	10,70%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	SHU SEBELUM PAJAK	6.588.522.100	4.846.236.085	-26,44%
						<b>JUMLAH EKUITAS</b>	<b>112.740.387.346</b>	<b>122.396.504.130</b>	<b>8,56%</b>
						<b>JUMLAH PASIVA</b>	<b>260.387.135.444</b>	<b>276.923.807.698</b>	<b>6,35%</b>