

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/12/2016**

----- Laporan Bulan Desember 2016

NO.	INDIKATOR	DESEMBER 2015	DESEMBER 2016	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	106.151.865.246	122.405.399.895	15,31%
	a. Simpanan Pokok	1.178.910.000	1.216.460.000	3,19%
	b. Simpanan Wajib	93.894.282.271	108.792.562.500	15,87%
	c. Cadangan Modal	11.078.672.975	12.396.377.395	11,89%
II	JUMLAH ASSET	260.387.135.444	320.764.487.995	23,19%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	464.986.800.000	19,91%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.923.225.500.000	31,89%
	c. Pembiayaan Efektif	314.885.647.533	385.751.876.690	22,51%
IV	PIUTANG	178.946.643.972	210.060.907.947	17,39%
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	181.050.922.715	16,19%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	3.349.020.541	-27,44%
	c. Mikro Tata Griya (MTG)	7.164.113.868	3.725.310.572	-48,00%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	1.585.010.732	-24,99%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	10.907.907.387	67,63%
	f. Mikro Tata Air (MTA)	2.722.888.000	9.391.584.000	244,91%
	g. Qardul Hasan	5.000.000	3.412.000	-31,76%
	h. Mikro Mitra Ternak (MMT)	-	47.740.000	0,00%
V	SIMPANAN	67.590.005.543	89.328.040.286	32,16%
	a. Sukarela	49.783.071.512	62.603.163.135	25,75%
	b. Berjangka	17.023.300.000	24.407.600.000	43,38%
	c. Qurban	328.664.519	582.972.303	77,38%
	d. Sanitasi	86.458.475	299.384.907	246,28%
	e. Umroh	367.214.996	519.250.091	41,40%
	f. Haji	1.296.041	21.175.188	1533,84%
	g. Sicerah	-	894.494.662	
VI	Pinjaman Pihak Ke 3	72.000.120.749	86.280.277.498	19,83%
	a. Bank Umum	59.590.897.268	67.421.647.450	13,14%
	b. UPDB	12.409.223.481	18.858.630.048	51,97%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	31	0,00%
	c. Kelurahan Terlayani (Kelurahan)	27	43	59,26%
	d. Desa Terlayani (Desa)	345	385	11,59%
	e. Jumlah Rembug Pusat (RP)	4.622	4.836	4,63%
	f. Jumlah Anggota (Orang)	117.891	121.646	3,19%
VIII	JUMLAH KARYAWAN	457	492	7,66%
IX	SHU SETELAH PAJAK	6.588.522.100	10.701.222.249	62,42%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30/12/2016**

----- Laporan Bulan Desember 2016

NO	AKTIVA	DESEMBER 2015	DESEMBER 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	DESEMBER 2016	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	67.590.005.543	89.328.040.286	32,16%
1.1.1.	KAS	7.289.306.491	7.094.943.639	-2,67%	2.1.1.1.	Sukarela	49.783.071.512	62.603.163.135	25,75%
1.1.2.	BANK	34.728.844.208	61.130.939.636	76,02%	2.1.1.2.	Berjangka	17.023.300.000	24.407.600.000	43,38%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	20.991.000.000	-3,65%	2.1.1.3.	Qurban	328.664.519	582.972.303	77,38%
1.1.4.	PIUTANG	178.946.643.972	210.060.907.947	17,39%	2.1.1.4.	Sanitasi	86.458.475	299.384.907	246,28%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	181.050.922.715	16,19%	2.1.1.5.	Umroh	367.214.996	519.250.091	41,40%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	3.349.020.541	-27,44%	2.1.1.6.	Haji	1.296.041	21.175.188	1533,84%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	3.725.310.572	-48,00%	2.1.1.7.	SiceraH	-	894.494.662	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	1.585.010.732	-24,99%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	10.907.907.387	67,63%	2.1.2.	KEWAJIBAN BANK	38.411.261.945	42.699.552.258	11,16%
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	9.391.584.000	244,91%	2.1.3.	KEWAJIBAN UPDB	8.606.148.989	9.136.407.825	6,16%
1.1.4.7.	Qardul Hasan	5.000.000	3.412.000	-31,76%	2.1.4.	HUTANG PAJAK	2.195.348.975	3.859.159.840	75,79%
1.1.4.8.	Mikro Mitra Ternak (MMT)	-	47.740.000	0,00%	2.1.5.	DANA INSENTIF	-	-	-
1.1.5.	PPAP	(772.514.904)	(917.029.856)	-	2.1.6.	DANA BANTUAN TEKNIS	518.525.824	30.191.377	-94,18%
1.1.6.	PERLENGKAPAN	252.018.650	230.726.375	-8,45%		JUMLAH KEWAJIBAN JANGKA PENDEK	117.321.291.276	145.053.351.586	23,64%
1.1.7.	UANG MUKA	282.015.000	2.456.960.956	771,22%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	3.444.360.615	185,97%	2.2.1.	KEWAJIBAN BANK	21.179.635.323	24.722.095.192	16,73%
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2.2.	KEWAJIBAN UPDB	3.803.074.492	9.722.222.223	155,64%
	JUMLAH AKTIVA LANCAR	243.717.570.279	304.492.809.312	24,94%	2.2.3.	DANA KESEJAHTERAAN	3.000.370.572	3.068.351.188	2,27%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	3.782.793.019	138,38%
	1.2. AKTIVA TETAP:				2.2.5.	DANA PEMBANGUNAN KOPERASI	142.092.652	6.988.657	-95,08%
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.2.6.	DANA PENDIDIKAN	190.294.816	11.041.752	-94,20%
1.2.2.	GEDUNG KANTOR	12.706.751.000	12.918.236.900	1,66%	2.2.7.	DANA SOSIAL	423.126.720	620.782.383	46,71%
1.2.3.	KENDARAAN	2.219.980.000	2.524.980.000	13,74%	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	-	17.764.483	0,00%
1.2.4.	PERALATAN KANTOR	3.388.385.790	4.293.247.840	26,70%		JUMLAH KEWAJIBAN JANGKA PANJANG	30.325.456.823	41.952.038.897	38,34%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		2.3. TITIPAN			
1.2.6.	AKUMULASI PENYUSUTAN	(3.655.420.625)	(5.474.655.057)	49,77%	2.3.1.	ZISWAF	-	550.975.368	0,00%
	JUMLAH AKTIVA TETAP	16.669.565.165	16.271.678.683	-2,39%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	-	550.975.368	0,00%
						TOTAL KEWAJIBAN	147.646.748.098	187.556.365.851	27,03%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.178.910.000	1.216.460.000	3,19%
					3.2.	SIMPANAN WAJIB	93.894.282.271	108.792.562.500	15,87%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	HIBAH	-	101.500.000	-
					3.5.	SHU SETELAH PAJAK	6.588.522.100	10.701.222.249	62,42%
						JUMLAH EKUITAS	112.740.387.346	133.208.122.144	18,15%
	JUMLAH AKTIVA	260.387.135.444	320.764.487.995	23,19%		JUMLAH PASIVA	260.387.135.444	320.764.487.995	23,19%