

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/06/2016**

----- Laporan Bulan Juni 2016

NO.	INDIKATOR	DESEMBER 2015	JUNI 2016	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	106.151.865.246	118.435.926.042	11,57%
	a. Simpanan Pokok	1.178.910.000	1.164.660.000	-1,21%
	b. Simpanan Wajib	93.894.282.271	104.874.888.647	11,69%
	c. Cadangan Modal	11.078.672.975	12.396.377.395	11,89%
II	JUMLAH ASSET	260.387.135.444	272.688.598.460	4,72%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	260.669.600.000	-32,78%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.718.908.300.000	17,88%
	c. Pembiayaan Efektif	314.885.647.533	354.942.200.043	12,72%
IV	PIUTANG	178.946.643.972	207.502.695.661	15,96%
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	181.395.818.666	16,41%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	4.042.292.049	-12,42%
	c. Mikro Tata Griya (MTG)	7.164.113.868	5.437.654.958	-24,10%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	1.826.363.098	-13,57%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	9.174.749.890	41,00%
	f. Mikro Tata Air (MTA)	2.722.888.000	5.622.117.000	106,48%
	g. Qardul Hasan	5.000.000	3.700.000	-26,00%
V	SIMPANAN	67.590.005.543	53.827.995.409	-20,36%
	a. Sukarela	49.783.071.512	34.343.519.560	-31,01%
	b. Berjangka	17.023.300.000	18.238.400.000	7,14%
	c. Qurban	328.664.519	474.102.291	44,25%
	d. Sanitasi	86.458.475	168.826.871	95,27%
	e. Umroh	367.214.996	469.435.758	27,84%
	f. Haji	1.296.041	3.298.336	154,49%
	g. Sicerah	-	130.412.593	
VI	Pinjaman Pihak Ke 3	72.000.120.749	84.393.503.756	17,21%
	a. Bank Umum	59.590.897.268	59.731.799.216	0,24%
	b. UPDB	12.409.223.481	24.661.704.540	98,74%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	31	0,00%
	c. Kelurahan Terlayani (Kelurahan)	27	38	40,74%
	d. Desa Terlayani (Desa)	345	373	8,12%
	e. Jumlah Rembug Pusat (RP)	4.622	4.818	4,24%
	f. Jumlah Anggota (Orang)	117.891	116.466	-1,21%
VIII	JUMLAH KARYAWAN	457	477	4,38%
IX	SHU SETELAH PAJAK	6.588.522.100	6.419.251.794	-2,57%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30/06/2016**

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NO	AKTIVA	DESEMBER 2015	JUNI 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	JUNI 2016	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	67.590.005.543	53.827.995.409	-20,36%
1.1.1.	KAS	7.289.306.491	11.826.124.985	62,24%	2.1.1.1.	Sukarela	49.783.071.512	34.343.519.560	-31,01%
1.1.2.	BANK	34.728.844.208	16.518.455.091	-52,44%	2.1.1.2.	Berjangka	17.023.300.000	18.238.400.000	7,14%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	17.747.500.000	-18,54%	2.1.1.3.	Qurban	328.664.519	474.102.291	44,25%
1.1.4.	PIUTANG	178.946.643.972	207.502.695.661	15,96%	2.1.1.4.	Sanitasi	86.458.475	168.826.871	95,27%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	181.395.818.666	16,41%	2.1.1.5.	Umroh	367.214.996	469.435.758	27,84%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	4.042.292.049	-12,42%	2.1.1.6.	Haji	1.296.041	3.298.336	154,49%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	5.437.654.958	-24,10%	2.1.1.7.	SiceraH	-	130.412.593	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	1.826.363.098	-13,57%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	9.174.749.890	41,00%	2.1.2. KEWAJIBAN BANK		38.411.261.945	21.529.117.436	-43,95%
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	5.622.117.000	106,48%	2.1.3. KEWAJIBAN UPDB		8.606.148.989	5.803.074.492	-32,57%
1.1.4.7.	Qardul Hasan	5.000.000	3.700.000	-26,00%	2.1.4. HUTANG PAJAK		2.195.348.975	1.139.913.632	-48,08%
1.1.5.	PPAP	(772.514.904)	(772.514.904)	-	2.1.5. DANA INSENTIF		-	-	-
1.1.6.	PERLENGKAPAN	252.018.650	242.518.275	-3,77%	2.1.6. DANA BANTUAN TEKNIS		518.525.824	264.745.824	-48,94%
1.1.7.	UANG MUKA	282.015.000	768.684.800	172,57%	JUMLAH KEWAJIBAN JANGKA PENDEK		117.321.291.276	82.564.846.793	-29,63%
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	2.602.927.129	116,11%					
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
	JUMLAH AKTIVA LANCAR	243.717.570.279	256.436.391.037	5,22%	2.2.1.	KEWAJIBAN BANK	21.179.635.323	38.202.681.780	80,37%
					2.2.2.	KEWAJIBAN UPDB	3.803.074.492	18.858.630.048	395,88%
					2.2.3.	DANA KESEJAHTERAAN	3.000.370.572	3.630.844.162	21,01%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	3.204.202.097	101,92%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	142.092.652	6.988.657	-95,08%
					2.2.6.	DANA PENDIDIKAN	190.294.816	314.140.004	65,08%
					2.2.7.	DANA SOSIAL	423.126.720	620.782.383	46,71%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	-	255.476.900	0,00%
					JUMLAH KEWAJIBAN JANGKA PANJANG		30.325.456.823	65.093.746.031	114,65%
	1.2. AKTIVA TETAP:								
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.3. TITIPAN				
1.2.2.	GEDUNG KANTOR	12.706.751.000	12.868.856.900	1,28%	2.3.1.	ZISWAF	-	174.827.800	0,00%
1.2.3.	KENDARAAN	2.219.980.000	2.219.980.000	0,00%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.4.	PERALATAN KANTOR	3.388.385.790	3.700.328.590	9,21%	JUMLAH TITIPAN		-	174.827.800	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%					
1.2.6.	AKUMULASI PENYUSUTAN	(3.655.420.625)	(4.546.827.067)	24,39%	TOTAL KEWAJIBAN		147.646.748.098	147.833.420.624	0,13%
	JUMLAH AKTIVA TETAP	16.669.565.165	16.252.207.423	-2,50%	III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.178.910.000	1.164.660.000	-1,21%
					3.2.	SIMPANAN WAJIB	93.894.282.271	104.874.888.647	11,69%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	SHU SETELAH PAJAK	6.588.522.100	6.419.251.794	-2,57%
					JUMLAH EKUITAS		112.740.387.346	124.855.177.836	10,75%
	JUMLAH AKTIVA	260.387.135.444	272.688.598.460	4,72%	JUMLAH PASIVA		260.387.135.444	272.688.598.460	4,72%