

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/05/2016**

----- Laporan Bulan Mei 2016

NO.	INDIKATOR	DESEMBER 2015	MEI 2016	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	106.151.865.246	119.295.996.599	12,38%
	a. Simpanan Pokok	1.178.910.000	1.210.790.000	2,70%
	b. Simpanan Wajib	93.894.282.271	105.688.829.204	12,56%
	c. Cadangan Modal	11.078.672.975	12.396.377.395	11,89%
II	JUMLAH ASSET	260.387.135.444	280.026.289.252	7,54%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	223.270.020.013	-42,42%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.681.508.720.013	15,31%
	c. Pembiayaan Efektif	314.885.647.533	356.773.916.731	13,30%
IV	PIUTANG	178.946.643.972	224.276.729.710	25,33%
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	198.037.744.571	27,09%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	4.181.923.849	-9,39%
	c. Mikro Tata Griya (MTG)	7.164.113.868	5.860.434.696	-18,20%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	1.987.102.712	-5,97%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	9.024.274.882	38,69%
	f. Mikro Tata Air (MTA)	2.722.888.000	5.181.299.000	90,29%
	g. Qardul Hasan	5.000.000	3.950.000	-21,00%
V	SIMPANAN	67.590.005.543	77.708.045.908	14,97%
	a. Sukarela	49.783.071.512	58.643.768.678	17,80%
	b. Berjangka	17.023.300.000	17.943.400.000	5,40%
	c. Qurban	328.664.519	456.358.333	38,85%
	d. Sanitasi	86.458.475	161.531.731	86,83%
	e. Umroh	367.214.996	443.475.328	20,77%
	f. Haji	1.296.041	3.093.743	138,71%
	g. Sicerah	-	56.418.095	
VI	Pinjaman Pihak Ke 3	72.000.120.749	67.944.159.919	-5,63%
	a. Bank Umum	59.590.897.268	52.593.054.075	-11,74%
	b. UPDB	12.409.223.481	15.351.105.844	23,71%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	31	0,00%
	c. Kelurahan Terlayani (Kelurahan)	27	36	33,33%
	d. Desa Terlayani (Desa)	345	369	6,96%
	e. Jumlah Rembug Pusat (RP)	4.622	4.740	2,55%
	f. Jumlah Anggota (Orang)	117.891	121.079	2,70%
VIII	JUMLAH KARYAWAN	457	477	4,38%
IX	SHU SETELAH PAJAK	6.588.522.100	5.821.163.767	-11,65%

**KOPERASI SYRIA
BENTENG MIKRO INDONESIA
NERACA
31/05/2016**

----- Laporan Bulan Mei 2016

NO	AKTIVA	DESEMBER 2015	MEI 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	MEI 2016	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	67.590.005.543	77.708.045.908	14,97%
1.1.1.	KAS	7.289.306.491	10.537.115.903	44,56%	2.1.1.1.	Sukarela	49.783.071.512	58.643.768.678	17,80%
1.1.2.	BANK	34.728.844.208	11.572.442.548	-66,68%	2.1.1.2.	Berjangka	17.023.300.000	17.943.400.000	5,40%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	14.747.500.000	-32,31%	2.1.1.3.	Qurban	328.664.519	456.358.333	38,85%
1.1.4.	PIUTANG	178.946.643.972	224.276.729.710	25,33%	2.1.1.4.	Sanitasi	86.458.475	161.531.731	86,83%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	198.037.744.571	27,09%	2.1.1.5.	Umroh	367.214.996	443.475.328	20,77%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	4.181.923.849	-9,39%	2.1.1.6.	Haji	1.296.041	3.093.743	138,71%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	5.860.434.696	-18,20%	2.1.1.7.	Sicerah	-	56.418.095	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	1.987.102.712	-5,97%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	9.024.274.882	38,69%	2.1.2. KEWAJIBAN BANK		38.411.261.945	19.775.339.808	-48,52%
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	5.181.299.000	90,29%	2.1.3. KEWAJIBAN UPDB		8.606.148.989	4.825.809.129	-43,93%
1.1.4.7.	Qardul Hasan	5.000.000	3.950.000	-21,00%	2.1.4. HUTANG PAJAK		2.195.348.975	964.013.632	-56,09%
1.1.5.	PPAP	(772.514.904)	(772.514.904)	-	2.1.5. DANA INSENTIF		-	-	-
1.1.6.	PERLENGKAPAN	252.018.650	264.585.825	4,99%	2.1.6. DANA BANTUAN TEKNIS		518.525.824	270.145.824	-47,90%
1.1.7.	UANG MUKA	282.015.000	691.344.100	145,14%	JUMLAH KEWAJIBAN JANGKA PENDEK		117.321.291.276	103.543.354.301	-11,74%
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	2.344.174.022	94,63%					
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
	JUMLAH AKTIVA LANCAR	243.717.570.279	263.661.377.204	8,18%	2.2.1.	KEWAJIBAN BANK	21.179.635.323	32.817.714.267	54,95%
					2.2.2.	KEWAJIBAN UPDB	3.803.074.492	10.525.296.715	176,76%
					2.2.3.	DANA KESEJAHTERAAN	3.000.370.572	3.651.324.162	21,70%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	2.945.729.097	85,63%
					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	-	349.464.500	0,00%
					JUMLAH KEWAJIBAN JANGKA PANJANG		30.325.456.823	51.231.439.785	68,94%
	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	-	134.334.800	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	3.666.951.590	8,22%	JUMLAH TITIPAN			134.334.800	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)	(4.400.745.442)	20,39%	TOTAL KEWAJIBAN		147.646.748.098	154.909.128.886	4,92%
	JUMLAH AKTIVA TETAP	16.669.565.165	16.364.912.048	-1,83%	III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.178.910.000	1.210.790.000	2,70%
					3.2.	SIMPANAN WAJIB	93.894.282.271	105.688.829.204	12,56%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	SHU SETELAH PAJAK	6.588.522.100	5.821.163.767	-11,65%
					JUMLAH EKUITAS		112.740.387.346	125.117.160.366	10,98%
	JUMLAH AKTIVA	260.387.135.444	280.026.289.252	7,54%	JUMLAH PASIVA		260.387.135.444	280.026.289.252	7,54%