

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/08/2017**

----- Laporan Bulan Agustus 2017

NO.	INDIKATOR	DESEMBER 2016	AGUSTUS 2017	KENAIKAN (%)
1	2	3	4	5
<b>I</b>	<b>PERMODALAN</b>	<b>122.405.399.895</b>	<b>142.897.077.344</b>	<b>16,74%</b>
	a. Simpanan Pokok	1.216.460.000	1.350.580.000	11,03%
	b. Simpanan Wajib	108.792.562.500	127.009.875.500	16,74%
	c. Cadangan Modal	12.396.377.395	14.536.621.844	17,27%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>320.764.487.995</b>	<b>357.528.374.234</b>	<b>11,46%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	464.986.800.000	382.339.121.965	-17,77%
	b. Akumulasi Penyaluran Pembiayaan	1.923.225.500.000	2.305.564.621.965	19,88%
	c. Pembiayaan Efektif	385.751.876.690	459.557.111.965	19,13%
<b>IV</b>	<b>PIUTANG</b>	<b>210.060.907.947</b>	<b>263.346.582.989</b>	<b>25,37%</b>
	a. Mikro Mitra Usaha (MMU)	181.050.922.715	234.256.608.043	29,39%
	b. Mikro Mitra Mandiri (MMM)	3.349.020.541	4.000.504.057	19,45%
	c. Mikro Tata Griya (MTG)	3.725.310.572	1.923.610.062	-48,36%
	d. Mikro Tata Cendikia (MTC)	1.585.010.732	1.754.642.959	10,70%
	e. Mikro Tata Sanitasi (MTS)	10.907.907.387	9.278.448.460	-14,94%
	f. Mikro Tata Air (MTA)	9.391.584.000	9.938.956.000	5,83%
	g. Qardul Hasan	3.412.000	21.788.000	538,57%
	h. Mikro Mitra Ternak (MMT)	47.740.000	79.200.000	65,90%
	i. Karyawan	-	2.092.825.408	-
<b>V</b>	<b>SIMPANAN</b>	<b>89.328.040.286</b>	<b>102.044.957.664</b>	<b>14,24%</b>
	a. Sukarela	62.603.163.135	65.611.390.500	4,81%
	b. Berjangka	24.407.600.000	32.832.900.000	34,52%
	c. Qurban	582.972.303	843.235.906	44,64%
	d. Sanitasi	299.384.907	436.605.258	45,83%
	e. Umroh	519.250.091	861.121.907	65,84%
	f. Haji	21.175.188	54.053.694	155,27%
	g. Sicerah	894.494.662	1.405.650.399	57,14%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>86.280.277.498</b>	<b>90.876.343.653</b>	<b>5,33%</b>
	a. Bank Umum	67.421.647.450	78.931.899.209	17,07%
	b. UPDB	18.858.630.048	11.944.444.444	-36,66%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Cabang	4	5	25,00%
	b. Cabang Pembantu	31	37	19,35%
	c. Kelurahan Terlayani (Kelurahan)	43	55	27,91%
	d. Desa Terlayani (Desa)	385	446	15,84%
	e. Jumlah Rembug Pusat (RP)	4.836	5.546	14,68%
	f. Jumlah Anggota (Orang)	121.646	135.058	11,03%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>492</b>	<b>571</b>	<b>16,06%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>10.701.222.249</b>	<b>7.709.401.762</b>	<b>-27,96%</b>

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NERACA  
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----- Laporan Bulan Agustus 2017

NO	AKTIVA	DESEMBER 2016	AGUSTUS 2017	KENAIKAN (%)	NO	PASIVA	DESEMBER 2016	AGUSTUS 2017	KENAIKAN (%)
I	<b>AKTIVA</b>				II	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>89.328.040.286</b>	<b>102.044.957.664</b>	<b>14,24%</b>
1.1.1.	KAS	7.094.943.639	13.292.802.534	87,36%	2.1.1.1.	Sukarela	62.603.163.135	65.611.390.500	4,81%
1.1.2.	BANK	61.130.939.636	38.344.479.719	-37,27%	2.1.1.2.	Berjangka	24.407.600.000	32.832.900.000	34,52%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	20.991.000.000	18.250.000.000	-13,06%	2.1.1.3.	Qurban	582.972.303	843.235.906	44,64%
1.1.4.	PIUTANG	<b>210.060.907.947</b>	<b>263.346.582.989</b>	<b>25,37%</b>	2.1.1.4.	Sanitasi	299.384.907	436.605.258	45,83%
1.1.4.1.	Qord Wal Ijarah	185.984.953.988	242.104.580.467	30,17%	2.1.1.5.	Umroh	519.250.091	861.121.907	65,84%
1.1.4.2.	Istisna	-	-	-	2.1.1.6.	Haji	21.175.188	54.053.694	155,27%
1.1.4.3.	Murabahah	24.024.801.959	21.141.014.522	-12,00%	2.1.1.7.	Sicerah	894.494.662	1.405.650.399	57,14%
1.1.4.4.	Musyarakah	47.740.000	79.200.000	65,90%					
1.1.4.5.	Qordul Hasan	3.412.000	21.788.000	538,57%	2.1.2.	KEWAJIBAN BANK	42.699.552.258	18.576.532.552	-56,49%
1.1.5.	PPAP	(917.029.856)	(788.484.885)	-14,02%	2.1.3.	KEWAJIBAN UPDB	9.136.407.825	2.222.222.221	-75,68%
1.1.6.	PERLENGKAPAN	230.726.375	306.003.520	32,63%	2.1.4.	HUTANG PAJAK	3.859.159.840	2.206.399.983	-42,83%
1.1.7.	UANG MUKA	2.456.960.956	2.514.125.100	2,33%	2.1.5.	DANA INSENTIF	-	12.050.923	-
1.1.8.	SEWA DIBAYAR DIMUKA	3.444.360.615	4.294.802.509	24,69%	2.1.6.	DANA BANTUAN TEKNIS	30.191.377	103.897.040	244,13%
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>145.053.351.586</b>	<b>125.166.060.383</b>	<b>-13,71%</b>
	<b>JUMLAH AKTIVA LANCAR</b>	<b>304.492.809.312</b>	<b>339.560.311.485</b>	<b>11,52%</b>		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
					2.2.1.	KEWAJIBAN BANK	24.722.095.192	60.355.366.657	144,14%
					2.2.2.	KEWAJIBAN UPDB	9.722.222.223	9.722.222.223	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.068.351.188	4.097.376.415	33,54%
					2.2.4.	TITIPAN DANA KEBAJIKAN	3.782.793.019	5.427.382.580	43,48%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	6.988.657	183.313.102	2523,01%
					2.2.6.	DANA PENDIDIKAN	11.041.752	480.220.401	4249,13%
					2.2.7.	DANA SOSIAL	620.782.383	23.821.691	-96,16%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	17.764.483	263.914.517	0,00%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>41.952.038.897</b>	<b>80.553.617.586</b>	<b>92,01%</b>
	<b>1.2. AKTIVA TETAP:</b>					<b>2.3. TITIPAN</b>			
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.3.1.	ZISWAF	550.975.368	1.100.717.159	99,78%
1.2.2.	GEDUNG KANTOR	12.918.236.900	14.103.942.650	9,18%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	2.524.980.000	3.380.905.000	33,90%		<b>JUMLAH TITIPAN</b>	<b>550.975.368</b>	<b>1.100.717.159</b>	<b>99,78%</b>
1.2.4.	PERALATAN KANTOR	4.293.247.840	5.285.678.490	23,12%		<b>TOTAL KEWAJIBAN</b>	<b>187.556.365.851</b>	<b>206.820.395.128</b>	<b>10,27%</b>
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	III	<b>EKUITAS :</b>			
1.2.6.	AKUMULASI PENYUSUTAN	(5.474.655.057)	(6.812.332.391)	24,43%	3.1.	SIMPANAN POKOK	1.216.460.000	1.350.580.000	11,03%
	<b>JUMLAH AKTIVA TETAP</b>	<b>16.271.678.683</b>	<b>17.968.062.749</b>	<b>10,43%</b>	3.2.	SIMPANAN WAJIB	108.792.562.500	127.009.875.500	16,74%
					3.3.	CADANGAN MODAL	12.396.377.395	14.536.621.844	17,27%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	10.701.222.249	7.709.401.762	-27,96%
						<b>JUMLAH EKUITAS</b>	<b>133.208.122.144</b>	<b>150.707.979.106</b>	<b>13,14%</b>
	<b>JUMLAH AKTIVA</b>	<b>320.764.487.995</b>	<b>357.528.374.234</b>	<b>11,46%</b>		<b>JUMLAH PASIVA</b>	<b>320.764.487.995</b>	<b>357.528.374.234</b>	<b>11,46%</b>