

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
28/04/2017**

----- Laporan Bulan April 2017

| NO. | INDIKATOR | DESEMBER 2016 | APRIL 2017 | KENAIKAN (%) |
|-----|---|------------------------|------------------------|----------------|
| 1 | 2 | 3 | 4 | 5 |
| | I PERMODALAN | 122.405.399.895 | 131.724.780.636 | 7,61% |
| | a. Simpanan Pokok | 1.216.460.000 | 1.275.190.000 | 4,83% |
| | b. Simpanan Wajib | 108.792.562.500 | 115.912.968.792 | 6,54% |
| | c. Cadangan Modal | 12.396.377.395 | 14.536.621.844 | 17,27% |
| | II JUMLAH ASSET | 320.764.487.995 | 327.304.559.789 | 2,04% |
| | III PEMBIAYAAN | | | |
| | a. Akumulasi Penyaluran Pembiayaan Berjalan | 464.986.800.000 | 184.943.680.000 | -60,23% |
| | b. Akumulasi Penyaluran Pembiayaan | 1.923.225.500.000 | 2.108.169.180.000 | 9,62% |
| | c. Pembiayaan Efektif | 385.751.876.690 | 405.607.630.000 | 5,15% |
| | IV PIUTANG | 210.060.907.947 | 242.883.532.669 | 15,63% |
| | a. Mikro Mitra Usaha (MMU) | 181.050.922.715 | 216.167.020.715 | 19,40% |
| | b. Mikro Mitra Mandiri (MMM) | 3.349.020.541 | 3.748.780.112 | 11,94% |
| | c. Mikro Tata Griya (MTG) | 3.725.310.572 | 2.663.934.408 | -28,49% |
| | d. Mikro Tata Cendikia (MTC) | 1.585.010.732 | 1.568.677.010 | -1,03% |
| | e. Mikro Tata Sanitasi (MTS) | 10.907.907.387 | 9.628.411.424 | -11,73% |
| | f. Mikro Tata Air (MTA) | 9.391.584.000 | 9.004.497.000 | -4,12% |
| | g. Qardul Hasan | 3.412.000 | 2.252.000 | -34,00% |
| | h. Mikro Mitra Ternak (MMT) | 47.740.000 | 99.960.000 | 109,38% |
| | V SIMPANAN | 89.328.040.286 | 110.932.402.106 | 24,19% |
| | a. Sukarela | 62.603.163.135 | 76.392.237.094 | 22,03% |
| | b. Berjangka | 24.407.600.000 | 31.293.400.000 | 28,21% |
| | c. Qurban | 582.972.303 | 843.045.817 | 44,61% |
| | d. Sanitasi | 299.384.907 | 385.944.663 | 28,91% |
| | e. Umroh | 519.250.091 | 703.735.224 | 35,53% |
| | f. Haji | 21.175.188 | 36.779.324 | 73,69% |
| | g. Sicerah | 894.494.662 | 1.277.259.984 | 42,79% |
| | VI Pinjaman Pihak Ke 3 | 86.280.277.498 | 68.045.804.272 | -21,13% |
| | a. Bank Umum | 67.421.647.450 | 53.055.890.552 | -21,31% |
| | b. UPDB | 18.858.630.048 | 14.989.913.720 | -20,51% |
| | VII JANGKAUAN PELAYANAN | | | |
| | a. Cabang | 4 | 5 | 25,00% |
| | b. Cabang Pembantu | 31 | 37 | 19,35% |
| | c. Kelurahan Terlayani (Kelurahan) | 43 | 51 | 18,60% |
| | d. Desa Terlayani (Desa) | 385 | 408 | 5,97% |
| | e. Jumlah Rembug Pusat (RP) | 4.836 | 5.259 | 8,75% |
| | f. Jumlah Anggota (Orang) | 121.646 | 127.519 | 4,83% |
| | VIII JUMLAH KARYAWAN | 492 | 548 | 11,38% |
| | IX SHU SETELAH PAJAK | 10.701.222.249 | 3.945.477.445 | -63,13% |

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
28/04/2017**

----- Laporan Bulan April 2017

| NO | AKTIVA | DESEMBER 2016 | APRIL 2017 | KENAIKAN (%) | NO | PASIVA | DESEMBER 2016 | APRIL 2017 | KENAIKAN (%) |
|---------------------------|-------------------------------|------------------------|------------------------|---------------|--|-------------------------------------|------------------------|------------------------|-----------------|
| I | AKTIVA | | | | II | KEWAJIBAN | | | |
| | 1.1. AKTIVA LANCAR: | | | | | 2.1. KEWAJIBAN JANGKA PENDEK | | | |
| | | | | | | 2.1.1 SIMPANAN ANGGOTA: | 89.328.040.286 | 110.932.402.106 | 24,19% |
| 1.1.1. | KAS | 7.094.943.639 | 13.101.079.571 | 84,65% | 2.1.1.1. | Sukarela | 62.603.163.135 | 76.392.237.094 | 22,03% |
| 1.1.2. | BANK | 61.130.939.636 | 26.768.700.731 | -56,21% | 2.1.1.2. | Berjangka | 24.407.600.000 | 31.293.400.000 | 28,21% |
| 1.1.3. | DEPOSITO DAN SETARA DEPOSITO | 20.991.000.000 | 20.991.000.000 | 0,00% | 2.1.1.3. | Qurban | 582.972.303 | 843.045.817 | 44,61% |
| 1.1.4. | PIUTANG | 210.060.907.947 | 242.883.532.669 | 15,63% | 2.1.1.4. | Sanitasi | 299.384.907 | 385.944.663 | 28,91% |
| 1.1.4.1. | Mikro Mitra Usaha (Ijarah) | 181.050.922.715 | 216.167.020.715 | 19,40% | 2.1.1.5. | Umroh | 519.250.091 | 703.735.224 | 35,53% |
| 1.1.4.2. | Mikro Mitra Mandiri (Ijarah) | 3.349.020.541 | 3.748.780.112 | 11,94% | 2.1.1.6. | Haji | 21.175.188 | 36.779.324 | 73,69% |
| 1.1.4.3. | Mikro Tata Griya (Istisna) | 3.725.310.572 | 2.663.934.408 | -28,49% | 2.1.1.7. | Sicerah | 894.494.662 | 1.277.259.984 | 42,79% |
| 1.1.4.4. | Mikro Tata Cendikia (Ijarah) | 1.585.010.732 | 1.568.677.010 | -1,03% | | | | | |
| 1.1.4.5. | Mikro Tata Sanitasi (Istisna) | 10.907.907.387 | 9.628.411.424 | -11,73% | 2.1.2. KEWAJIBAN BANK | | 42.699.552.258 | 27.847.068.734 | -34,78% |
| 1.1.4.6. | Mikro Tata Air (Istisna) | 9.391.584.000 | 9.004.497.000 | -4,12% | 2.1.3. KEWAJIBAN UPDB | | 9.136.407.825 | 5.267.691.497 | -42,34% |
| 1.1.4.7. | Qardul Hasan | 3.412.000 | 2.252.000 | -34,00% | 2.1.4. HUTANG PAJAK | | 3.859.159.840 | 926.776.300 | -75,99% |
| 1.1.4.8. | Mikro Mitra Ternak (MMT) | 47.740.000 | 99.960.000 | 109,38% | 2.1.5. DANA INSENTIF | | - | 362.257.732 | - |
| 1.1.5. | PPAP | (917.029.856) | (902.396.348) | -1,60% | 2.1.6. DANA BANTUAN TEKNIS | | 30.191.377 | - | -100,00% |
| 1.1.6. | PERLENGKAPAN | 230.726.375 | 290.116.474 | 25,74% | JUMLAH KEWAJIBAN JANGKA PENDEK | | 145.053.351.586 | 145.336.196.369 | 0,19% |
| 1.1.7. | UANG MUKA | 2.456.960.956 | 3.371.546.750 | 37,22% | | | | | |
| 1.1.8. | SEWA DIBAYAR DIMUKA | 3.444.360.615 | 4.400.147.300 | 27,75% | 2.2. KEWAJIBAN JANGKA PANJANG | | | | |
| 1.1.9. | ANTAR KANTOR AKTIVA | - | - | - | 2.2.1. | KEWAJIBAN BANK | 24.722.095.192 | 25.208.821.818 | 1,97% |
| | JUMLAH AKTIVA LANCAR | 304.492.809.312 | 310.903.727.146 | 2,11% | 2.2.2. | KEWAJIBAN UPDB | 9.722.222.223 | 9.722.222.223 | 0,00% |
| | | | | | 2.2.3. | DANA KESEJAHTERAAN | 3.068.351.188 | 4.120.626.415 | 34,29% |
| 1.2. AKTIVA TETAP: | | | | | 2.2.4. | TITIPAN DANA KEBAJIKAN | 3.782.793.019 | 5.170.799.019 | 36,69% |
| 1.2.1. | TANAH | 1.911.199.000 | 1.911.199.000 | 0,00% | 2.2.5. | DANA PEMBANGUNAN KOPERASI | 6.988.657 | 221.013.102 | 3062,45% |
| 1.2.2. | GEDUNG KANTOR | 12.918.236.900 | 12.962.297.400 | 0,34% | 2.2.6. | DANA PENDIDIKAN | 11.041.752 | 493.602.865 | 4370,33% |
| 1.2.3. | KENDARAAN | 2.524.980.000 | 2.692.580.000 | 6,64% | 2.2.7. | DANA SOSIAL | 620.782.383 | 173.561.037 | -72,04% |
| 1.2.4. | PERALATAN KANTOR | 4.293.247.840 | 4.869.459.991 | 13,42% | 2.2.8. | SETORAN PERLINDUNGAN PEMBIAYAAN | 17.764.483 | 112.949.644 | 0,00% |
| 1.2.5. | AKTIVA TIDAK BERWUJUD | 98.670.000 | 98.670.000 | 0,00% | JUMLAH KEWAJIBAN JANGKA PANJANG | | 41.952.038.897 | 45.223.596.123 | 7,80% |
| 1.2.6. | AKUMULASI PENYUSUTAN | (5.474.655.057) | (6.133.373.748) | 12,03% | 2.3. TITIPAN | | | | |
| | JUMLAH AKTIVA TETAP | 16.271.678.683 | 16.400.832.643 | 0,79% | 2.3.1. | ZISWAF | 550.975.368 | 973.009.216 | 76,60% |
| | | | | | 2.3.2. | ANTAR KANTOR PASIVA | - | - | - |
| | | | | | JUMLAH TITIPAN | | 550.975.368 | 973.009.216 | 76,60% |
| | | | | | | | | | |
| | JUMLAH AKTIVA | 320.764.487.995 | 327.304.559.789 | 2,04% | TOTAL KEWAJIBAN | | 187.556.365.851 | 191.532.801.708 | 2,12% |
| | | | | | III EKUITAS : | | | | |
| | | | | | 3.1. | SIMPANAN POKOK | 1.216.460.000 | 1.275.190.000 | 4,83% |
| | | | | | 3.2. | SIMPANAN WAJIB | 108.792.562.500 | 115.912.968.792 | 6,54% |
| | | | | | 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 | 3.945.477.445 | -63,13% |
| | | | | | JUMLAH EKUITAS | | 133.208.122.144 | 135.771.758.081 | 1,92% |
| | | | | | | | | | |
| | JUMLAH PASIVA | 320.764.487.995 | 327.304.559.789 | 2,04% | | | | | |