

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
23/06/2017**

----- Laporan Bulan Juni 2017

NO.	INDIKATOR	DESEMBER 2016	JUNI 2017	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	122.405.399.895	137.427.371.044	12,27%
	a. Simpanan Pokok	1.216.460.000	1.301.320.000	6,98%
	b. Simpanan Wajib	108.792.562.500	121.589.429.200	11,76%
	c. Cadangan Modal	12.396.377.395	14.536.621.844	17,27%
II	JUMLAH ASSET	320.764.487.995	321.104.930.443	0,11%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	464.986.800.000	290.767.670.000	-37,47%
	b. Akumulasi Penyaluran Pembiayaan	1.923.225.500.000	2.213.993.170.000	15,12%
	c. Pembiayaan Efektif	385.751.876.690	443.158.120.000	14,88%
IV	PIUTANG	210.060.907.947	262.993.347.326	25,20%
	a. Mikro Mitra Usaha (MMU)	181.050.922.715	235.060.202.715	29,83%
	b. Mikro Mitra Mandiri (MMM)	3.349.020.541	4.019.652.979	20,02%
	c. Mikro Tata Griya (MTG)	3.725.310.572	2.257.196.283	-39,41%
	d. Mikro Tata Cendikia (MTC)	1.585.010.732	1.727.828.751	9,01%
	e. Mikro Tata Sanitasi (MTS)	10.907.907.387	9.558.857.738	-12,37%
	f. Mikro Tata Air (MTA)	9.391.584.000	9.413.904.000	0,24%
	g. Qardul Hasan	3.412.000	15.776.000	362,37%
	h. Mikro Mitra Ternak (MMT)	47.740.000	110.540.000	131,55%
	i. Karyawan	-	829.388.860	-
V	SIMPANAN	89.328.040.286	86.644.179.562	-3,00%
	a. Sukarela	62.603.163.135	53.481.280.657	-14,57%
	b. Berjangka	24.407.600.000	29.908.600.000	22,54%
	c. Qurban	582.972.303	940.334.570	61,30%
	d. Sanitasi	299.384.907	395.272.618	32,03%
	e. Umroh	519.250.091	774.730.898	49,20%
	f. Haji	21.175.188	42.029.960	98,49%
	g. Sicerah	894.494.662	1.101.930.859	23,19%
VI	Pinjaman Pihak Ke 3	86.280.277.498	79.749.536.565	-7,57%
	a. Bank Umum	67.421.647.450	66.693.981.009	-1,08%
	b. UPDB	18.858.630.048	13.055.555.556	-30,77%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	5	25,00%
	b. Cabang Pembantu	31	37	19,35%
	c. Kelurahan Terlayani (Kelurahan)	43	54	25,58%
	d. Desa Terlayani (Desa)	385	428	11,17%
	e. Jumlah Rembug Pusat (RP)	4.836	5.350	10,63%
	f. Jumlah Anggota (Orang)	121.646	130.132	6,98%
VIII	JUMLAH KARYAWAN	492	558	13,41%
IX	SHU SETELAH PAJAK	10.701.222.249	3.599.373.451	-66,36%

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NERACA
23/06/2017**

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NO	AKTIVA	DESEMBER 2016	JUNI 2017	KENAIKAN (%)	NO	PASIVA	DESEMBER 2016	JUNI 2017	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	89.328.040.286	86.644.179.562	-3,00%
1.1.1.	KAS	7.094.943.639	3.556.818.805	-49,87%	2.1.1.1.	Sukarela	62.603.163.135	53.481.280.657	-14,57%
1.1.2.	BANK	61.130.939.636	12.360.813.364	-79,78%	2.1.1.2.	Berjangka	24.407.600.000	29.908.600.000	22,54%
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	940.334.570	61,30%
1.1.4.	PIUTANG	210.060.907.947	262.993.347.326	25,20%	2.1.1.4.	Sanitasi	299.384.907	395.272.618	32,03%
1.1.4.1.	Qord Wal Ijarah	185.984.953.988	241.634.080.305	29,92%	2.1.1.5.	Umroh	519.250.091	774.730.898	49,20%
1.1.4.2.	Istisna	24.024.801.959	21.236.791.021	-11,60%	2.1.1.6.	Haji	21.175.188	42.029.960	98,49%
1.1.4.3.	Mudharabah	-	-	-	2.1.1.7.	Sicerah	894.494.662	1.101.930.859	23,19%
1.1.4.4.	Musarakah	47.740.000	106.700.000	123,50%					
1.1.4.5.	Qordul Hasan	3.412.000	15.776.000	362,37%	2.1.2.	KEWAJIBAN BANK	42.699.552.258	21.968.820.609	-48,55%
1.1.5.	PPAP	(917.029.856)	(792.904.827)	-13,54%	2.1.3.	KEWAJIBAN UPDB	9.136.407.825	3.333.333.333	-63,52%
1.1.6.	PERLENGKAPAN	230.726.375	364.444.102	57,96%	2.1.4.	HUTANG PAJAK	3.859.159.840	1.555.884.001	-59,68%
1.1.7.	UANG MUKA	2.456.960.956	3.218.621.850	31,00%	2.1.5.	DANA INSENTIF	-	12.050.923	-
1.1.8.	SEWA DIBAYAR DIMUKA	3.444.360.615	4.520.930.730	31,26%	2.1.6.	DANA BANTUAN TEKNIS	30.191.377	170.570.000	464,96%
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	145.053.351.586	113.684.838.428	-21,63%
	JUMLAH AKTIVA LANCAR	304.492.809.312	304.472.071.350	-0,01%		2.2. KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	24.722.095.192	44.725.160.400	80,91%
					2.2.2.	KEWAJIBAN UPDB	9.722.222.223	9.722.222.223	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.068.351.188	4.103.376.415	33,73%
					2.2.4.	TITIPAN DANA KEBAJIKAN	3.782.793.019	5.761.747.257	52,31%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	6.988.657	221.013.102	3062,45%
					2.2.6.	DANA PENDIDIKAN	11.041.752	481.720.401	4262,72%
					2.2.7.	DANA SOSIAL	620.782.383	3.088.684	-99,50%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	17.764.483	223.988.303	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	41.952.038.897	65.242.316.785	55,52%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.3.1.	ZISWAF	550.975.368	1.049.530.736	90,49%
1.2.2.	GEDUNG KANTOR	12.918.236.900	13.047.705.900	1,00%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	2.524.980.000	2.951.005.000	16,87%		JUMLAH TITIPAN	550.975.368	1.049.530.736	90,49%
1.2.4.	PERALATAN KANTOR	4.293.247.840	5.096.314.790	18,71%		TOTAL KEWAJIBAN	187.556.365.851	179.976.685.949	-4,04%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	III	EKUITAS :			
1.2.6.	AKUMULASI PENYUSUTAN	(5.474.655.057)	(6.472.035.597)	18,22%	3.1.	SIMPANAN POKOK	1.216.460.000	1.301.320.000	6,98%
	JUMLAH AKTIVA TETAP	16.271.678.683	16.632.859.093	2,22%	3.2.	SIMPANAN WAJIB	108.792.562.500	121.589.429.200	11,76%
					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	3.599.373.451	-66,36%
						JUMLAH EKUITAS	133.208.122.144	141.128.244.495	5,95%
	JUMLAH AKTIVA	320.764.487.995	321.104.930.443	0,11%		JUMLAH PASIVA	320.764.487.995	321.104.930.443	0,11%