

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/05/2017**

----- Laporan Bulan Mei 2017

NO.	INDIKATOR	DESEMBER 2016	MEI 2017	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	122.405.399.895	135.093.671.236	10,37%
	a. Simpanan Pokok	1.216.460.000	1.309.010.000	7,61%
	b. Simpanan Wajib	108.792.562.500	119.248.039.392	9,61%
	c. Cadangan Modal	12.396.377.395	14.536.621.844	17,27%
II	JUMLAH ASSET	320.764.487.995	340.622.959.370	6,19%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	464.986.800.000	267.818.670.000	-42,40%
	b. Akumulasi Penyaluran Pembiayaan	1.923.225.500.000	2.191.044.170.000	13,93%
	c. Pembiayaan Efektif	385.751.876.690	437.281.520.000	13,36%
IV	PIUTANG	210.060.907.947	280.633.606.405	33,60%
	a. Mikro Mitra Usaha (MMU)	181.050.922.715	252.569.203.765	39,50%
	b. Mikro Mitra Mandiri (MMM)	3.349.020.541	4.179.238.933	24,79%
	c. Mikro Tata Griya (MTG)	3.725.310.572	2.430.485.293	-34,76%
	d. Mikro Tata Cendikia (MTC)	1.585.010.732	1.696.045.913	7,01%
	e. Mikro Tata Sanitasi (MTS)	10.907.907.387	9.538.593.061	-12,55%
	f. Mikro Tata Air (MTA)	9.391.584.000	9.188.653.000	-2,16%
	g. Qardul Hasan	3.412.000	4.582.000	34,29%
	h. Mikro Mitra Ternak (MMT)	47.740.000	113.760.000	138,29%
	i. Karyawan	-	913.044.440	#DIV/0!
V	SIMPANAN	89.328.040.286	106.417.353.252	19,13%
	a. Sukarela	62.603.163.135	73.470.771.011	17,36%
	b. Berjangka	24.407.600.000	29.637.400.000	21,43%
	c. Qurban	582.972.303	905.200.486	55,27%
	d. Sanitasi	299.384.907	396.023.601	32,28%
	e. Umroh	519.250.091	744.465.658	43,37%
	f. Haji	21.175.188	40.667.831	92,05%
	g. Sicerah	894.494.662	1.222.824.665	36,71%
VI	Pinjaman Pihak Ke 3	86.280.277.498	79.160.256.355	-8,25%
	a. Bank Umum	67.421.647.450	65.137.521.717	-3,39%
	b. UPDB	18.858.630.048	14.022.734.638	-25,64%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4		-100,00%
	b. Cabang Pembantu	31	37	19,35%
	c. Kelurahan Terlayani (Kelurahan)	43	49	13,95%
	d. Desa Terlayani (Desa)	385	415	7,79%
	e. Jumlah Rembug Pusat (RP)	4.836	5.317	9,95%
	f. Jumlah Anggota (Orang)	121.646	130.901	7,61%
VIII	JUMLAH KARYAWAN	492	559	13,62%
IX	SHU SETELAH PAJAK	10.701.222.249	6.479.374.118	-39,45%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/05/2017**

----- Laporan Bulan Mei 2017

NO	AKTIVA	DESEMBER 2016	MEI 2017	KENAIKAN (%)	NO	PASIVA	DESEMBER 2016	MEI 2017	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	89.328.040.286	106.417.353.252	19,13%
1.1.1.	KAS	7.094.943.639	12.900.233.825	81,82%	2.1.1.1.	Sukarela	62.603.163.135	73.470.771.011	17,36%
1.1.2.	BANK	61.130.939.636	5.660.521.012	-90,74%	2.1.1.2.	Berjangka	24.407.600.000	29.637.400.000	21,43%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	20.991.000.000	17.500.000.000	-16,63%	2.1.1.3.	Qurban	582.972.303	905.200.486	55,27%
1.1.4.	PIUTANG	210.060.907.947	280.633.606.405	33,60%	2.1.1.4.	Sanitasi	299.384.907	396.023.601	32,28%
1.1.4.1.	Qord Wal Ijarah	185.984.953.988	259.342.127.051	39,44%	2.1.1.5.	Umroh	519.250.091	744.465.658	43,37%
1.1.4.2.	Istisna	24.024.801.959	21.177.697.354	-11,85%	2.1.1.6.	Haji	21.175.188	40.667.831	92,05%
1.1.4.3.	Mudharabah	-	-	-	2.1.1.7.	Sicerah	894.494.662	1.222.824.665	36,71%
1.1.4.4.	Musarakah	47.740.000	109.200.000	128,74%					
1.1.4.5.	Qordul Hasan	3.412.000	4.582.000	34,29%	2.1.2.	KEWAJIBAN BANK	42.699.552.258	25.115.667.103	-41,18%
1.1.5.	PPAP	(917.029.856)	(838.406.304)	-8,57%	2.1.3.	KEWAJIBAN UPDB	9.136.407.825	4.300.512.415	-52,93%
1.1.6.	PERLENGKAPAN	230.726.375	367.745.659	59,39%	2.1.4.	HUTANG PAJAK	3.859.159.840	1.241.330.151	-67,83%
1.1.7.	UANG MUKA	2.456.960.956	3.428.863.850	39,56%	2.1.5.	DANA INSENTIF	-	12.050.923	-
1.1.8.	SEWA DIBAYAR DIMUKA	3.444.360.615	4.281.400.682	24,30%	2.1.6.	DANA BANTUAN TEKNIS	30.191.377	215.320.000	613,18%
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	145.053.351.586	137.302.233.843	-5,34%
	JUMLAH AKTIVA LANCAR	304.492.809.312	323.933.965.128	6,38%		2.2. KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	24.722.095.192	40.021.854.614	61,89%
					2.2.2.	KEWAJIBAN UPDB	9.722.222.223	9.722.222.223	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.068.351.188	4.105.376.415	33,80%
					2.2.4.	TITIPAN DANA KEBAJIKAN	3.782.793.019	5.707.106.257	50,87%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	6.988.657	221.013.102	3062,45%
					2.2.6.	DANA PENDIDIKAN	11.041.752	493.602.865	4370,33%
					2.2.7.	DANA SOSIAL	620.782.383	2.532.449	-99,59%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	17.764.483	325.310.027	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	41.952.038.897	60.599.017.952	44,45%
	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	1.047.162.221	90,06%
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	1.047.162.221	90,06%
1.2.4.	PERALATAN KANTOR	4.293.247.840	4.986.941.790	16,16%		TOTAL KEWAJIBAN	187.556.365.851	198.948.414.017	6,07%
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)	(6.306.527.448)	15,19%	3.1.	SIMPANAN POKOK	1.216.460.000	1.309.010.000	7,61%
	JUMLAH AKTIVA TETAP	16.271.678.683	16.688.994.242	2,56%	3.2.	SIMPANAN WAJIB	108.792.562.500	119.248.039.392	9,61%
					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	6.479.374.118	-39,45%
						JUMLAH EKUITAS	133.208.122.144	141.674.545.354	6,36%
	JUMLAH AKTIVA	320.764.487.995	340.622.959.370	6,19%		JUMLAH PASIVA	320.764.487.995	340.622.959.370	6,19%