

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/08/2018**

----- Laporan Bulan Agustus 2018

NO.	INDIKATOR	DESEMBER 2017	AGUSTUS 2018	KENAIKAN (%)
1	2	3	4	5
	<b>I PERMODALAN</b>	<b>153.582.845.844</b>	<b>179.662.840.607</b>	<b>16,98%</b>
	a. Simpanan Pokok	1.305.810.000	1.377.650.000	5,50%
	b. Simpanan Wajib	137.740.414.000	161.238.795.000	17,06%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
	<b>II JUMLAH ASSET</b>	<b>411.290.896.210</b>	<b>456.098.139.972</b>	<b>10,89%</b>
	<b>III PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	443.506.600.000	-23,11%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	2.943.537.500.000	17,74%
	c. Pembiayaan Efektif	505.437.700.000	570.626.300.000	12,90%
	<b>IV PIUTANG</b>	<b>273.789.571.333</b>	<b>321.913.889.568</b>	<b>17,58%</b>
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	284.230.264.771	18,24%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	4.667.254.207	5,02%
	c. Mikro Tata Griya (MTG)	1.815.756.792	4.234.375.272	133,20%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.069.790.000	2,37%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	7.959.396.500	-11,08%
	f. Mikro Tata Air (MTA)	12.152.637.000	13.559.865.000	11,58%
	g. Qardul Hasan	61.812.000	92.795.000	50,12%
	h. Mikro Mitra Ternak (MMT)	-	148.920.000	-
	i. Karyawan	3.965.617.069	4.942.408.818	24,63%
	j. Talangan Umroh	-	8.820.000	-
	<b>V SIMPANAN</b>	<b>136.627.025.266</b>	<b>163.469.797.084</b>	<b>19,65%</b>
	a. Sukarela	86.178.631.950	97.589.406.735	13,24%
	b. Berjangka	45.547.020.000	59.723.900.000	31,13%
	c. Qurban	902.646.002	945.238.614	4,72%
	d. Sanitasi	560.091.848	649.792.161	16,02%
	e. Umroh	1.101.108.627	1.136.390.167	3,20%
	f. Haji	93.620.541	191.453.576	104,50%
	g. Sicerah	2.243.906.298	3.233.615.831	44,11%
	<b>VI Pinjaman Pihak Ke 3</b>	<b>95.348.223.478</b>	<b>93.120.270.978</b>	<b>-2,34%</b>
	a. Bank Umum	85.626.001.255	87.842.493.203	2,59%
	b. UPDB	9.722.222.223	5.277.777.775	-45,71%
	<b>VII JANGKAUAN PELAYANAN</b>			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	59	7,27%
	d. Desa Terlayani (Desa)	482	517	7,26%
	e. Jumlah Rembug Pusat (RP)	5.749	6.040	5,06%
	f. Jumlah Anggota (Orang)	130.581	137.765	5,50%
	<b>VIII JUMLAH KARYAWAN</b>	<b>587</b>	<b>674</b>	<b>14,82%</b>
	<b>IX SHU SETELAH PAJAK</b>	<b>12.548.868.816</b>	<b>6.833.311.426</b>	<b>-45,55%</b>

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NERACA  
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----- Laporan Bulan Agustus 2018

NO	AKTIVA	DESEMBER 2017	AGUSTUS 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	AGUSTUS 2018	KENAIKAN (%)
<b>I</b>	<b>AKTIVA</b>				<b>II</b>	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>136.627.025.266</b>	<b>163.469.797.084</b>	<b>19,65%</b>
1.1.1.	KAS	15.141.192.089	16.115.324.853	6,43%	2.1.1.1.	Sukarela	86.178.631.950	97.589.406.735	13,24%
1.1.2.	BANK	73.505.442.915	60.641.404.640	-17,50%	2.1.1.2.	Berjangka	45.547.020.000	59.723.900.000	31,13%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	22.702.500.000	26.287.500.000	15,79%	2.1.1.3.	Qurban	902.646.002	945.238.614	4,72%
1.1.4.	PIUTANG	<b>273.789.571.333</b>	<b>321.913.889.568</b>	<b>17,58%</b>	2.1.1.4.	Sanitasi	560.091.848	649.792.161	16,02%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	293.658.002.796	18,04%	2.1.1.5.	Umroh	1.101.108.627	1.136.390.167	3,20%
1.1.4.2.	Murabahah	22.920.359.472	25.875.015.772	12,89%	2.1.1.6.	Haji	93.620.541	191.453.576	104,50%
1.1.4.3.	Ijarah	2.022.235.749	2.059.076.000	1,82%	2.1.1.7.	Siceraah	2.243.906.298	3.233.615.831	44,11%
1.1.4.4.	Musyarakah	10.500.000	159.000.000	1414,29%					
1.1.4.5.	Mudharabah	-	70.000.000	100,00%	<b>2.1.2. KEWAJIBAN BANK</b>		<b>49.827.523.434</b>	<b>23.836.274.226</b>	<b>-52,16%</b>
1.1.4.6.	Qordul Hasan	63.692.000	92.795.000	45,69%	<b>2.1.3. KEWAJIBAN UPDB</b>		<b>6.666.666.667</b>	<b>2.222.222.219</b>	<b>-66,67%</b>
1.1.5.	PPAP	(1.291.052.841)	(1.094.879.891)	-15,19%	<b>2.1.4. HUTANG PAJAK</b>		<b>4.154.051.290</b>	<b>2.384.675.643</b>	<b>-42,59%</b>
1.1.6.	PERLENGKAPAN	412.539.517	395.838.023	-4,05%	<b>2.1.5. DANA INSENTIF</b>		<b>11.399.347</b>	<b>64.764.481</b>	<b>468,14%</b>
1.1.7.	UANG MUKA	988.215.000	2.630.206.360	166,16%	<b>2.1.6. DANA BANTUAN TEKNIS</b>		<b>104.067.609</b>	<b>68.485.537</b>	<b>-34,19%</b>
1.1.8.	SEWA DIBAYAR DIMUKA	3.928.041.789	4.432.050.966	12,83%	<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>		<b>197.390.733.613</b>	<b>192.046.219.190</b>	<b>-2,71%</b>
1.1.9.	PAJAK DIBAYAR DIMUKA	3.044.139.499	2.340.745.294	-23,11%					
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	<b>2.2. KEWAJIBAN JANGKA PANJANG</b>				
	<b>JUMLAH AKTIVA LANCAR</b>	<b>392.220.589.301</b>	<b>433.662.079.812</b>	<b>10,57%</b>	2.2.1.	KEWAJIBAN BANK	35.798.477.821	64.006.218.977	78,80%
					2.2.2.	KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.176.469.218	3.359.406.171	5,76%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	4.265.350.789	2,52%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	87.370.878	947,85%
					2.2.6.	DANA PENDIDIKAN	5.860.401	367.623.842	6173,02%
					2.2.7.	DANA SOSIAL	35.217.220	123.443.036	250,52%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	204.181.109	-34,49%
					<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>		<b>46.552.049.135</b>	<b>75.469.150.358</b>	<b>62,12%</b>
	<b>1.2. AKTIVA TETAP:</b>								
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	<b>2.3. TITIPAN</b>				
1.2.2.	GEDUNG KANTOR	15.120.022.750	15.134.357.750	0,09%	2.3.1.	ZISWAF	1.114.898.802	1.985.118.391	78,05%
1.2.3.	KENDARAAN	3.400.575.000	7.308.965.000	114,93%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.4.	PERALATAN KANTOR	5.755.631.574	7.028.309.765	22,11%	<b>JUMLAH TITIPAN</b>		<b>1.114.898.802</b>	<b>1.985.118.391</b>	<b>78,05%</b>
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%					
1.2.6.	AKUMULASI PENYUSUTAN	(7.215.791.415)	(9.045.441.355)	25,36%	<b>TOTAL KEWAJIBAN</b>		<b>245.057.681.550</b>	<b>269.500.487.939</b>	<b>9,97%</b>
	<b>JUMLAH AKTIVA TETAP</b>	<b>19.070.306.909</b>	<b>22.436.060.160</b>	<b>17,65%</b>					
					<b>III EKUITAS :</b>				
					3.1.	SIMPANAN POKOK	1.305.810.000	1.377.650.000	5,50%
					3.2.	SIMPANAN WAJIB	137.740.414.000	161.238.795.000	17,06%
					3.3.	CADANGAN MODAL	14.536.621.844	17.046.395.607	17,27%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	12.548.868.816	6.833.311.426	-45,55%
					<b>JUMLAH EKUITAS</b>		<b>166.233.214.660</b>	<b>186.597.652.033</b>	<b>12,25%</b>
	<b>JUMLAH AKTIVA</b>	<b>411.290.896.210</b>	<b>456.098.139.972</b>	<b>10,89%</b>	<b>JUMLAH PASIVA</b>		<b>411.290.896.210</b>	<b>456.098.139.972</b>	<b>10,89%</b>