

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
30/04/2018**

----- Laporan Bulan April 2018

NO.	INDIKATOR	DESEMBER 2017	APRIL 2018	KENAIKAN (%)
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>I</b>	<b>PERMODALAN</b>	<b>153.582.845.844</b>	<b>168.754.040.607</b>	<b>9,88%</b>
	a. Simpanan Pokok	1.305.810.000	1.368.470.000	4,80%
	b. Simpanan Wajib	137.740.414.000	150.339.175.000	9,15%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>411.290.896.210</b>	<b>460.188.523.767</b>	<b>11,89%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	252.225.000.000	-56,27%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	2.752.255.900.000	10,09%
	c. Pembiayaan Efektif	505.437.700.000	533.347.700.000	5,52%
<b>IV</b>	<b>PIUTANG</b>	<b>273.789.571.333</b>	<b>326.009.061.370</b>	<b>19,07%</b>
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	290.849.355.669	21,00%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	5.454.301.492	22,73%
	c. Mikro Tata Griya (MTG)	1.815.756.792	2.573.690.272	41,74%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.328.957.000	15,18%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	8.225.939.137	-8,10%
	f. Mikro Tata Air (MTA)	12.152.637.000	11.757.828.000	-3,25%
	g. Qardul Hasan	61.812.000	47.716.000	-22,80%
	h. Mikro Mitra Ternak (MMT)	-	149.220.000	-
	i. Karyawan	3.965.617.069	4.606.033.800	16,15%
	j. Talangan Umroh	-	16.020.000	-
<b>V</b>	<b>SIMPANAN</b>	<b>136.627.025.266</b>	<b>161.241.960.780</b>	<b>18,02%</b>
	a. Sukarela	86.178.631.950	103.000.714.302	19,52%
	b. Berjangka	45.547.020.000	52.305.600.000	14,84%
	c. Qurban	902.646.002	1.230.256.967	36,29%
	d. Sanitasi	560.091.848	646.697.167	15,46%
	e. Umroh	1.101.108.627	993.583.604	-9,77%
	f. Haji	93.620.541	159.079.172	69,92%
	g. Sicerah	2.243.906.298	2.906.029.568	29,51%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>95.348.223.478</b>	<b>111.714.032.406</b>	<b>17,16%</b>
	a. Bank Umum	85.626.001.255	104.214.032.407	21,71%
	b. UPDB	9.722.222.223	7.499.999.999	-22,86%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	58	5,45%
	d. Desa Terlayani (Desa)	482	501	3,94%
	e. Jumlah Rembug Pusat (RP)	5.749	5.874	2,17%
	f. Jumlah Anggota (Orang)	130.581	136.847	4,80%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>587</b>	<b>639</b>	<b>8,86%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>12.548.868.816</b>	<b>5.764.159.488</b>	<b>-54,07%</b>

**KOPERASI SYARIAH  
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NERACA  
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----- Laporan Bulan April 2018

NO	AKTIVA	DESEMBER 2017	APRIL 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	APRIL 2018	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>136.627.025.266</b>	<b>161.241.960.780</b>	<b>18,02%</b>
	1.1.1. KAS	15.141.192.089	15.799.689.585	4,35%		2.1.1.1. Sukarela	86.178.631.950	103.000.714.302	19,52%
	1.1.2. BANK	73.505.442.915	62.235.859.407	-15,33%		2.1.1.2. Berjangka	45.547.020.000	52.305.600.000	14,84%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	22.702.500.000	25.702.500.000	13,21%		2.1.1.3. Qurban	902.646.002	1.230.256.967	36,29%
	1.1.4. PIUTANG	<b>273.789.571.333</b>	<b>326.009.061.370</b>	<b>19,07%</b>		2.1.1.4. Sanitasi	560.091.848	646.697.167	15,46%
	1.1.4.1. Qord Wal Ijarah	248.772.784.112	300.699.846.961	20,87%		2.1.1.5. Umroh	1.101.108.627	993.583.604	-9,77%
	1.1.4.2. Murabahah	22.920.359.472	22.520.935.409	-1,74%		2.1.1.6. Haji	93.620.541	159.079.172	69,92%
	1.1.4.3. Ijarah	2.022.235.749	2.511.563.000	24,20%		2.1.1.7. Sicerah	2.243.906.298	2.906.029.568	29,51%
	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>41.877.767.098</b>	<b>-15,95%</b>
	1.1.4.6. Qordul Hasan	63.692.000	47.716.000	-25,08%		<b>2.1.3. KEWAJIBAN UPDB</b>	<b>6.666.666.667</b>	<b>4.444.444.443</b>	<b>-33,33%</b>
	1.1.5. PPAP	(1.291.052.841)	(1.208.773.280)	-6,37%		<b>2.1.4. HUTANG PAJAK</b>	<b>4.154.051.290</b>	<b>1.367.300.259</b>	<b>-67,09%</b>
	1.1.6. PERLENGKAPAN	412.539.517	388.566.314	-5,81%		<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	3.120.528.500	215,77%		<b>2.1.6. DANA BANTUAN TEKNIS</b>	<b>104.067.609</b>	<b>109.921.537</b>	<b>5,63%</b>
	1.1.8. SEWA DIBAYAR DIMUKA	3.928.041.789	4.006.637.632	2,00%		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>197.390.733.613</b>	<b>209.106.158.598</b>	<b>5,94%</b>
	1.1.9. PAJAK DIBAYAR DIMUKA	3.044.139.499	984.232.794	-67,67%					
	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>437.038.302.321</b>	<b>11,43%</b>		2.2.1. KEWAJIBAN BANK	35.798.477.821	62.336.265.309	74,13%
						2.2.2. KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
						2.2.3. DANA KESEJAHTERAAN	3.176.469.218	3.365.406.171	5,95%
						2.2.4. TITIPAN DANA KEBAJIKAN	4.160.461.489	4.561.268.089	9,63%
						2.2.5. DANA PEMBANGUNAN KOPERASI	8.338.102	249.065.478	2887,08%
						2.2.6. DANA PENDIDIKAN	5.860.401	392.523.842	6597,90%
						2.2.7. DANA SOSIAL	35.217.220	444.191.435	1161,29%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	531.171.463	70,43%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>46.552.049.135</b>	<b>74.935.447.343</b>	<b>60,97%</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	1.114.898.802	1.527.217.731	36,98%
	1.2.2. GEDUNG KANTOR	15.120.022.750	15.134.357.750	0,09%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.3. KENDARAAN	3.400.575.000	7.308.965.000	114,93%		<b>JUMLAH TITIPAN</b>	<b>1.114.898.802</b>	<b>1.527.217.731</b>	<b>36,98%</b>
	1.2.4. PERALATAN KANTOR	5.755.631.574	6.762.384.475	17,49%					
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		<b>TOTAL KEWAJIBAN</b>	<b>245.057.681.550</b>	<b>285.568.823.672</b>	<b>16,53%</b>
	1.2.6. AKUMULASI PENYUSUTAN	(7.215.791.415)	(8.065.354.779)	11,77%					
	<b>JUMLAH AKTIVA TETAP</b>	<b>19.070.306.909</b>	<b>23.150.221.446</b>	<b>21,39%</b>	III	<b>EKUITAS :</b>			
						3.1. SIMPANAN POKOK	1.305.810.000	1.368.470.000	4,80%
						3.2. SIMPANAN WAJIB	137.740.414.000	150.339.175.000	9,15%
						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	5.764.159.488	-54,07%
						<b>JUMLAH EKUITAS</b>	<b>166.233.214.660</b>	<b>174.619.700.095</b>	<b>5,05%</b>
	<b>JUMLAH AKTIVA</b>	<b>411.290.896.210</b>	<b>460.188.523.767</b>	<b>11,89%</b>		<b>JUMLAH PASIVA</b>	<b>411.290.896.210</b>	<b>460.188.523.767</b>	<b>11,89%</b>