

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/07/2018**

----- Laporan Bulan Juli 2018

NO.	INDIKATOR	DESEMBER 2017	JULI 2018	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	153.582.845.844	176.284.396.607	14,78%
	a. Simpanan Pokok	1.305.810.000	1.371.650.000	5,04%
	b. Simpanan Wajib	137.740.414.000	157.764.851.000	14,54%
	c. Cadangan Modal	14.536.621.844	17.147.895.607	17,96%
	II JUMLAH ASSET	411.290.896.210	442.845.736.822	7,67%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	383.285.100.000	-33,55%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	2.883.316.000.000	15,33%
	c. Pembiayaan Efektif	505.437.700.000	560.993.100.000	10,99%
	IV PIUTANG	273.789.571.333	318.845.259.482	16,46%
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	282.795.499.967	17,65%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	4.751.026.539	6,91%
	c. Mikro Tata Griya (MTG)	1.815.756.792	3.744.142.272	106,20%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.056.785.000	1,72%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	8.165.488.500	-8,78%
	f. Mikro Tata Air (MTA)	12.152.637.000	12.440.040.000	2,36%
	g. Qardul Hasan	61.812.000	70.022.000	13,28%
	h. Mikro Mitra Ternak (MMT)	-	149.000.000	-
	i. Karyawan	3.965.617.069	4.661.735.204	17,55%
	j. Talangan Umroh	-	11.520.000	-
	V SIMPANAN	136.627.025.266	151.800.660.931	11,11%
	a. Sukarela	86.178.631.950	94.851.653.502	10,06%
	b. Berjangka	45.547.020.000	50.732.900.000	11,39%
	c. Qurban	902.646.002	1.407.814.836	55,97%
	d. Sanitasi	560.091.848	649.858.962	16,03%
	e. Umroh	1.101.108.627	1.115.855.131	1,34%
	f. Haji	93.620.541	166.229.467	77,56%
	g. Sicerah	2.243.906.298	2.876.349.033	28,18%
	VI Pinjaman Pihak Ke 3	95.348.223.478	97.981.334.615	2,76%
	a. Bank Umum	85.626.001.255	92.148.001.284	7,62%
	b. UPDB	9.722.222.223	5.833.333.331	-40,00%
	VII JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	60	9,09%
	d. Desa Terlayani (Desa)	482	516	7,05%
	e. Jumlah Rembug Pusat (RP)	5.749	5.955	3,58%
	f. Jumlah Anggota (Orang)	130.581	137.165	5,04%
	VIII JUMLAH KARYAWAN	587	670	14,14%
	IX SHU SETELAH PAJAK	12.548.868.816	3.798.890.922	-69,73%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/07/2018**

-----Laporan Bulan Juli 2018

NO	AKTIVA	DESEMBER 2017	JULI 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	JULI 2018	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1. SIMPANAN ANGGOTA:	136.627.025.266	151.800.660.931	11,11%
1.1.1.	KAS	15.141.192.089	16.503.134.604	8,99%	2.1.1.1.	Sukarela	86.178.631.950	94.851.653.502	10,06%
1.1.2.	BANK	73.505.442.915	51.872.533.217	-29,43%	2.1.1.2.	Berjangka	45.547.020.000	50.732.900.000	11,39%
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	1.407.814.836	55,97%
1.1.4.	PIUTANG	273.789.571.333	318.845.259.482	16,46%	2.1.1.4.	Sanitasi	560.091.848	649.858.962	16,03%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	292.149.162.710	17,44%	2.1.1.5.	Umroh	1.101.108.627	1.115.855.131	1,34%
1.1.4.2.	Murabahah	22.920.359.472	24.341.814.772	6,20%	2.1.1.6.	Haji	93.620.541	166.229.467	77,56%
1.1.4.3.	Ijarah	2.022.235.749	2.055.260.000	1,63%	2.1.1.7.	Sicerah	2.243.906.298	2.876.349.033	28,18%
1.1.4.4.	Musyarakah	10.500.000	159.000.000	1414,29%					
1.1.4.5.	Mudharabah	-	70.000.000	100,00%	2.1.2.	KEWAJIBAN BANK	49.827.523.434	28.695.007.822	-42,41%
1.1.4.6.	Qordul Hasan	63.692.000	70.022.000	9,94%	2.1.3.	KEWAJIBAN UPDB	6.666.666.667	2.777.777.775	-58,33%
1.1.5.	PPAP	(1.291.052.841)	(1.135.228.854)	-12,07%	2.1.4.	HUTANG PAJAK	4.154.051.290	2.045.550.515	-50,76%
1.1.6.	PERLENGKAPAN	412.539.517	324.469.728	-21,35%	2.1.5.	DANA INSENTIF	11.399.347	64.764.481	468,14%
1.1.7.	UANG MUKA	988.215.000	2.483.320.460	151,29%	2.1.6.	DANA BANTUAN TEKNIS	104.067.609	71.485.537	-31,31%
1.1.8.	SEWA DIBAYAR DIMUKA	3.928.041.789	4.101.477.280	4,42%		JUMLAH KEWAJIBAN JANGKA PENDEK	197.390.733.613	185.455.247.061	-6,05%
1.1.9.	PAJAK DIBAYAR DIMUKA	3.044.139.499	984.232.794	-67,67%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	35.798.477.821	63.452.993.462	77,25%
	JUMLAH AKTIVA LANCAR	392.220.589.301	420.266.698.711	7,15%	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%
	1.2. AKTIVA TETAP:				2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	4.477.060.789	7,61%
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	146.565.478	1657,78%
1.2.2.	GEDUNG KANTOR	15.120.022.750	15.134.357.750	0,09%	2.2.6.	DANA PENDIDIKAN	5.860.401	367.623.842	6173,02%
1.2.3.	KENDARAAN	3.400.575.000	7.308.965.000	114,93%	2.2.7.	DANA SOSIAL	35.217.220	231.565.911	557,54%
1.2.4.	PERALATAN KANTOR	5.755.631.574	6.923.712.765	20,29%	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	82.851.992	-73,42%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		JUMLAH KEWAJIBAN JANGKA PANJANG	46.552.049.135	75.173.623.201	61,48%
1.2.6.	AKUMULASI PENYUSUTAN	(7.215.791.415)	(8.797.866.404)	21,93%	2.3.	TITIPAN			
	JUMLAH AKTIVA TETAP	19.070.306.909	22.579.038.111	18,40%	2.3.1.	ZISWAF	1.114.898.802	2.032.079.030	82,27%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	1.114.898.802	2.032.079.030	82,27%
	JUMLAH AKTIVA	411.290.896.210	442.845.736.822	7,67%		TOTAL KEWAJIBAN	245.057.681.550	262.660.949.293	7,18%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.305.810.000	1.371.650.000	5,04%
					3.2.	SIMPANAN WAJIB	137.740.414.000	157.764.851.000	14,54%
					3.3.	CADANGAN MODAL	14.536.621.844	17.147.895.607	17,96%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	12.548.868.816	3.798.890.922	-69,73%
						JUMLAH EKUITAS	166.233.214.660	180.184.787.529	8,39%
						JUMLAH PASIVA	411.290.896.210	442.845.736.822	7,67%