

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
29/03/2018**

----- Laporan Bulan Maret 2018

NO.	INDIKATOR	DESEMBER 2017	MARET 2018	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	153.582.845.844	164.960.603.607	7,41%
	a. Simpanan Pokok	1.305.810.000	1.347.480.000	3,19%
	b. Simpanan Wajib	137.740.414.000	146.566.728.000	6,41%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
II	JUMLAH ASSET	411.290.896.210	462.978.932.979	12,57%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	171.151.600.000	-70,33%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	2.671.182.500.000	6,85%
	c. Pembiayaan Efektif	505.437.700.000	519.631.800.000	2,81%
IV	PIUTANG	273.789.571.333	294.900.878.807	7,71%
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	260.547.475.657	8,39%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	4.927.921.164	10,89%
	c. Mikro Tata Griya (MTG)	1.815.756.792	2.245.230.272	23,65%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.273.158.000	12,42%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	8.366.767.137	-6,53%
	f. Mikro Tata Air (MTA)	12.152.637.000	11.709.296.000	-3,65%
	g. Qardul Hasan	61.812.000	45.784.000	-25,93%
	h. Mikro Mitra Ternak (MMT)	-	149.320.000	-
	i. Karyawan	3.965.617.069	4.628.186.577	16,71%
	j. Talangan Umroh	-	7.740.000	-
V	SIMPANAN	136.627.025.266	161.379.835.305	18,12%
	a. Sukarela	86.178.631.950	102.000.837.525	18,36%
	b. Berjangka	45.547.020.000	53.560.100.000	17,59%
	c. Qurban	902.646.002	1.147.778.217	27,16%
	d. Sanitasi	560.091.848	639.876.736	14,24%
	e. Umroh	1.101.108.627	1.029.309.007	-6,52%
	f. Haji	93.620.541	146.324.555	56,30%
	g. Sicerah	2.243.906.298	2.855.609.265	27,26%
VI	Pinjaman Pihak Ke 3	95.348.223.478	115.176.824.556	20,80%
	a. Bank Umum	85.626.001.255	107.121.269.001	25,10%
	b. UPDB	9.722.222.223	8.055.555.555	-17,14%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	54	-1,82%
	d. Desa Terlayani (Desa)	482	500	3,73%
	e. Jumlah Rembug Pusat (RP)	5.749	5.844	1,65%
	f. Jumlah Anggota (Orang)	130.581	134.748	3,19%
VIII	JUMLAH KARYAWAN	587	608	3,58%
IX	SHU SETELAH PAJAK	12.548.868.816	4.353.310.510	-65,31%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
29/03/2018**

----- Laporan Bulan Maret 2018

NO	AKTIVA	DESEMBER 2017	MARET 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	MARET 2018	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	136.627.025.266	161.379.835.305	18,12%
1.1.1.	KAS	15.141.192.089	14.602.652.398	-3,56%	2.1.1.1.	Sukarela	86.178.631.950	102.000.837.525	18,36%
1.1.2.	BANK	73.505.442.915	96.321.758.286	31,04%	2.1.1.2.	Berjangka	45.547.020.000	53.560.100.000	17,59%
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	1.147.778.217	27,16%
1.1.4.	PIUTANG	273.789.571.333	294.900.878.807	7,71%	2.1.1.4.	Sanitasi	560.091.848	639.876.736	14,24%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	270.038.601.398	8,55%	2.1.1.5.	Umroh	1.101.108.627	1.029.309.007	-6,52%
1.1.4.2.	Murabahah	22.920.359.472	22.296.115.409	-2,72%	2.1.1.6.	Haji	93.620.541	146.324.555	56,30%
1.1.4.3.	Ijarah	2.022.235.749	2.291.378.000	13,31%	2.1.1.7.	SiceraH	2.243.906.298	2.855.609.265	27,26%
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	47.514.329.254	-4,64%
1.1.4.6.	Qordul Hasan	63.692.000	45.784.000	-28,12%	2.1.3.	KEWAJIBAN UPDB	6.666.666.667	4.999.999.999	-25,00%
1.1.5.	PPAP	(1.291.052.841)	(1.239.143.513)	-4,02%	2.1.4.	HUTANG PAJAK	4.154.051.290	5.097.712.789	22,72%
1.1.6.	PERLENGKAPAN	412.539.517	369.870.578	-10,34%	2.1.5.	DANA INSENTIF	11.399.347	64.764.481	468,14%
1.1.7.	UANG MUKA	988.215.000	4.031.844.999	307,99%	2.1.6.	DANA BANTUAN TEKNIS	104.067.609	98.237.497	-5,60%
1.1.8.	SEWA DIBAYAR DIMUKA	3.928.041.789	4.139.983.393	5,40%		JUMLAH KEWAJIBAN JANGKA PENDEK	197.390.733.613	219.154.879.325	11,03%
1.1.9.	PAJAK DIBAYAR DIMUKA	3.044.139.499	4.714.645.324	54,88%					
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	2.2.	KEWAJIBAN JANGKA PANJANG			
	JUMLAH AKTIVA LANCAR	392.220.589.301	443.544.990.272	13,09%	2.2.1.	KEWAJIBAN BANK	35.798.477.821	59.606.939.747	66,51%
					2.2.2.	KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.176.469.218	3.487.237.293	9,78%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	5.172.969.489	24,34%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	249.065.478	2887,08%
					2.2.6.	DANA PENDIDIKAN	5.860.401	395.023.842	6640,56%
					2.2.7.	DANA SOSIAL	35.217.220	444.441.435	1162,00%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	384.990.385	23,53%
						JUMLAH KEWAJIBAN JANGKA PANJANG	46.552.049.135	72.796.223.225	56,38%
					2.3.	TITIPAN			
	1.2. AKTIVA TETAP:				2.3.1.	ZISWAF	1.114.898.802	1.612.416.312	44,62%
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.2.	GEDUNG KANTOR	15.120.022.750	15.134.357.750	0,09%		JUMLAH TITIPAN	1.114.898.802	1.612.416.312	44,62%
1.2.3.	KENDARAAN	3.400.575.000	3.454.665.000	1,59%					
1.2.4.	PERALATAN KANTOR	5.755.631.574	6.686.260.975	16,17%		TOTAL KEWAJIBAN	245.057.681.550	293.563.518.862	19,79%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	III	EKUITAS :			
1.2.6.	AKUMULASI PENYUSUTAN	(7.215.791.415)	(7.851.210.018)	8,81%	3.1.	SIMPANAN POKOK	1.305.810.000	1.347.480.000	3,19%
	JUMLAH AKTIVA TETAP	19.070.306.909	19.433.942.707	1,91%	3.2.	SIMPANAN WAJIB	137.740.414.000	146.566.728.000	6,41%
					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	4.353.310.510	-65,31%
						JUMLAH EKUITAS	166.233.214.660	169.415.414.117	1,91%
	JUMLAH AKTIVA	411.290.896.210	462.978.932.979	12,57%		JUMLAH PASIVA	411.290.896.210	462.978.932.979	12,57%