

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/10/2018**

-----Laporan Bulan Oktober 2018

NO.	INDIKATOR	DESEMBER 2017	OKTOBER 2018	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	153.582.845.844	186.550.770.607	21,47%
	a. Simpanan Pokok	1.305.810.000	1.412.350.000	8,16%
	b. Simpanan Wajib	137.740.414.000	168.092.025.000	22,04%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
	II JUMLAH ASSET	411.290.896.210	488.336.450.646	18,73%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	566.337.100.000	-1,81%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	3.066.368.000.000	22,65%
	c. Pembiayaan Efektif	505.437.700.000	587.055.513.328	16,15%
	IV PIUTANG	273.789.571.333	332.658.648.852	21,50%
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	292.195.736.002	21,56%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	5.057.636.296	13,81%
	c. Mikro Tata Griya (MTG)	1.815.756.792	4.718.653.271	159,87%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.080.051.000	2,87%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	7.873.607.000	-12,04%
	f. Mikro Tata Air (MTA)	12.152.637.000	15.623.782.000	28,56%
	g. Qardul Hasan	61.812.000	112.215.000	81,54%
	h. Mikro Mitra Ternak (MMT)	-	220.000	-
	i. Karyawan	3.965.617.069	4.994.228.283	25,94%
	j. Talangan Umroh	-	2.520.000	-
	V SIMPANAN	136.627.025.266	188.255.924.975	37,79%
	a. Sukarela	86.178.631.950	110.557.458.191	28,29%
	b. Berjangka	45.547.020.000	70.493.200.000	54,77%
	c. Qurban	902.646.002	1.137.974.042	26,07%
	d. Sanitasi	560.091.848	637.271.638	13,78%
	e. Umroh	1.101.108.627	1.290.418.419	17,19%
	f. Haji	93.620.541	234.109.490	150,06%
	g. Sicerah	2.243.906.298	3.905.493.195	74,05%
	VI Pinjaman Pihak Ke 3	95.348.223.478	88.451.189.003	-7,23%
	a. Bank Umum	85.626.001.255	84.284.522.340	-1,57%
	b. UPDB	9.722.222.223	4.166.666.663	-57,14%
	VII JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	61	10,91%
	d. Desa Terlayani (Desa)	482	527	9,34%
	e. Jumlah Rembug Pusat (RP)	5.749	6.192	7,71%
	f. Jumlah Anggota (Orang)	130.581	141.235	8,16%
	VIII JUMLAH KARYAWAN	587	682	16,18%
	IX SHU SETELAH PAJAK	12.548.868.816	12.655.004.311	0,85%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/10/2018**

----- Laporan Bulan Oktober 2018

NO	AKTIVA	DESEMBER 2017	OKTOBER 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	OKTOBER 2018	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	136.627.025.266	188.255.924.975	37,79%
1.1.1.	KAS	15.141.192.089	16.909.866.781	11,68%	2.1.1.1.	Sukarela	86.178.631.950	110.557.458.191	28,29%
1.1.2.	BANK	73.505.442.915	81.562.027.606	10,96%	2.1.1.2.	Berjangka	45.547.020.000	70.493.200.000	54,77%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	22.702.500.000	25.117.500.000	10,64%	2.1.1.3.	Qurban	902.646.002	1.137.974.042	26,07%
1.1.4.	PIUTANG	273.789.571.333	332.658.648.852	21,50%	2.1.1.4.	Sanitasi	560.091.848	637.271.638	13,78%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	302.187.569.581	21,47%	2.1.1.5.	Umroh	1.101.108.627	1.290.418.419	17,19%
1.1.4.2.	Murabahah	22.920.359.472	28.217.415.271	23,11%	2.1.1.6.	Haji	93.620.541	234.109.490	150,06%
1.1.4.3.	Ijarah	2.022.235.749	2.060.949.000	1,91%	2.1.1.7.	Sicerah	2.243.906.298	3.905.493.195	74,05%
1.1.4.4.	Musyarakah	10.500.000	10.500.000	0,00%					
1.1.4.5.	Mudharabah	-	70.000.000	100,00%	2.1.2. KEWAJIBAN BANK		49.827.523.434	13.645.534.431	-72,61%
1.1.4.6.	Qordul Hasan	63.692.000	112.215.000	76,18%	2.1.3. KEWAJIBAN UPDB		6.666.666.667	1.111.111.107	-83,33%
1.1.5.	PPAP	(1.291.052.841)	(976.161.561)	-24,39%	2.1.4. HUTANG PAJAK		4.154.051.290	3.062.925.899	-26,27%
1.1.6.	PERLENGKAPAN	412.539.517	354.688.078	-14,02%	2.1.5. DANA INSENTIF		11.399.347	64.764.481	468,14%
1.1.7.	UANG MUKA	988.215.000	3.046.112.560	208,24%	2.1.6. DANA BANTUAN TEKNIS		104.067.609	21.788.293	-79,06%
1.1.8.	SEWA DIBAYAR DIMUKA	3.928.041.789	4.380.832.328	11,53%	JUMLAH KEWAJIBAN JANGKA PENDEK		197.390.733.613	206.162.049.186	4,44%
1.1.9.	PAJAK DIBAYAR DIMUKA	3.044.139.499	3.204.532.855	5,27%					
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
	JUMLAH AKTIVA LANCAR	392.220.589.301	466.258.047.499	18,88%	2.2.1.	KEWAJIBAN BANK	35.798.477.821	70.638.987.909	97,32%
					2.2.2.	KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.176.469.218	3.355.406.171	5,63%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	3.175.720.353	-23,67%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	50.576.330	506,57%
					2.2.6.	DANA PENDIDIKAN	5.860.401	150.110.742	2461,44%
					2.2.7.	DANA SOSIAL	35.217.220	63.774.448	81,09%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	174.198.450	-44,11%
					JUMLAH KEWAJIBAN JANGKA PANJANG	46.552.049.135	80.664.329.959	73,28%	
	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	1.114.898.802	2.202.796.583	97,58%
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%	JUMLAH TITIPAN	1.114.898.802	2.202.796.583	97,58%	
1.2.4.	PERALATAN KANTOR	5.755.631.574	7.141.692.265	24,08%					
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	TOTAL KEWAJIBAN	245.057.681.550	289.029.175.728	17,94%	
1.2.6.	AKUMULASI PENYUSUTAN	(7.215.791.415)	(9.516.480.868)	31,88%					
	JUMLAH AKTIVA TETAP	19.070.306.909	22.078.403.147	15,77%	III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.305.810.000	1.412.350.000	8,16%
					3.2.	SIMPANAN WAJIB	137.740.414.000	168.092.025.000	22,04%
					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	12.655.004.311	0,85%
					JUMLAH EKUITAS	166.233.214.660	199.307.274.918	19,90%	
	JUMLAH AKTIVA	411.290.896.210	488.336.450.646	18,73%	JUMLAH PASIVA	411.290.896.210	488.336.450.646	18,73%	