

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/08/2019**

-----Laporan Bulan Agustus 2019

NO.	INDIKATOR	DESEMBER 2018	AGUSTUS 2019	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	186.978.070.047	215.932.001.789	15,49%
	a. Simpanan Pokok	1.445.450.000	1.557.220.000	7,73%
	b. Simpanan Wajib	175.197.078.000	200.820.176.000	14,63%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
	II JUMLAH ASSET	499.309.722.831	529.846.273.980	6,12%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	542.290.100.000	-21,20%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.730.509.600.000	17,01%
	c. Pembiayaan Efektif	614.048.700.000	697.667.100.000	13,62%
	IV PIUTANG	340.231.386.159	403.265.553.610	18,53%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	348.410.291.000	17,85%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	10.495.070.730	82,85%
	c. Mikro Tata Griya (MTG)	6.159.506.298	11.674.200.296	89,53%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.668.473.000	31,87%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	5.574.024.000	-26,42%
	f. Mikro Tata Air (MTA)	16.820.047.000	13.953.536.000	-17,04%
	g. Qardul Hasan	561.406.129	1.174.070.929	109,13%
	h. Mikro Mitra Ternak (MMT)	225.000.000	575.350.000	155,71%
	i. Karyawan	4.739.658.844	7.726.789.655	63,02%
	j. Talangan Umroh	1.080.000	13.748.000	1172,96%
	V SIMPANAN	203.293.889.387	210.987.600.449	3,78%
	a. Sukarela	119.518.727.332	113.786.339.290	-4,80%
	b. Berjangka	75.844.000.000	89.714.000.000	18,29%
	c. Qurban	1.316.437.015	1.069.958.721	-18,72%
	d. Sanitasi	642.940.765	614.196.038	-4,47%
	e. Umroh	1.511.832.189	1.332.236.366	-11,88%
	f. Haji	273.645.147	370.744.674	35,48%
	g. Sicerah	4.186.306.939	3.992.683.387	-4,63%
	h. Siharta	-	69.054.007	-
	i. Sitasya	-	38.387.966	-
	VI Pinjaman Pihak Ke 3	84.007.640.486	80.369.643.668	-4,33%
	a. Bank Umum	80.952.084.935	62.869.643.680	-22,34%
	b. UPDB	3.055.555.551	17.499.999.988	472,73%
	VII JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	41	45	9,76%
	c. Kelurahan Terlayani (Kelurahan)	61	66	8,20%
	d. Desa Terlayani (Desa)	532	613	15,23%
	e. Jumlah Rembug Pusat (RP)	6.273	6.941	10,65%
	f. Jumlah Anggota (Orang)	144.545	155.722	7,73%
	VIII JUMLAH KARYAWAN	686	739	7,73%
	IX SHU SETELAH PAJAK	16.095.318.709	6.967.784.866	-56,71%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30/08/2019**

----- Laporan Bulan Agustus 2019

NO	AKTIVA	DESEMBER 2018	AGUSTUS 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	AGUSTUS 2019	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	203.293.889.387	210.987.600.449	3,78%
1.1.1.	KAS	18.695.746.660	17.866.201.916	-4,44%	2.1.1.1.	Sukarela	119.518.727.332	113.786.339.290	-4,80%
1.1.2.	BANK	86.694.450.322	46.336.163.687	-46,55%	2.1.1.2.	Berjangka	75.844.000.000	89.714.000.000	18,29%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	27.367.500.000	5,80%	2.1.1.3.	Qurban	1.316.437.015	1.069.958.721	-18,72%
1.1.4.	PIUTANG	340.231.386.159	403.265.553.610	18,53%	2.1.1.4.	Sanitasi	642.940.765	614.196.038	-4,47%
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	365.977.818.670	19,57%	2.1.1.5.	Umroh	1.511.832.189	1.332.236.366	-11,88%
1.1.4.2.	Murabahah	30.529.146.298	31.340.248.011	2,66%	2.1.1.6.	Haji	273.645.147	370.744.674	35,48%
1.1.4.3.	Ijarah	2.757.240.000	3.632.700.000	31,75%	2.1.1.7.	Sicerah	4.186.306.939	3.992.683.387	-4,63%
1.1.4.4.	Musyarakah	235.500.000	600.716.000	155,08%	2.1.1.8.	Siharta	-	69.054.007	-
1.1.4.5.	Mudharabah	70.000.000	540.000.000	100,00%	2.1.1.9.	Sitasya	-	38.387.966	-
1.1.4.6.	Qordul Hasan	561.406.129	1.174.070.929	109,13%					
1.1.5.	PPAP	(1.018.198.626)	(384.262.613)	-62,26%	2.1.2.	KEWAJIBAN BANK	48.481.610.842	14.692.495.452	-69,69%
1.1.6.	PERLENGKAPAN	359.223.108	290.193.018	-19,22%	2.1.3.	KEWAJIBAN UPDB	3.055.555.551	3.611.111.099	18,18%
1.1.7.	UANG MUKA	2.603.626.560	3.749.966.195	44,03%	2.1.4.	HUTANG PAJAK	1.175.817.277	25.016.391	-97,87%
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	3.683.144.039	-11,08%	2.1.5.	DANA INSENTIF	64.764.481	146.865.172	126,77%
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	16.013.293	6.052.893	-62,20%
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	256.087.650.830	229.469.141.457	-10,39%
						2.2. KEWAJIBAN JANGKA PANJANG			
	JUMLAH AKTIVA LANCAR	477.575.659.559	502.174.459.852	5,15%	2.2.1.	KEWAJIBAN BANK	32.470.474.093	48.177.148.228	48,37%
					2.2.2.	KEWAJIBAN UPDB	-	13.888.888.889	-
					2.2.3.	DANA KESEJAHTERAAN	1.813.986.971	2.853.683.070	57,32%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.753.937.703	2.288.240.550	30,46%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	37.276.330	74.645.318	100,25%
					2.2.6.	DANA PENDIDIKAN	152.210.742	903.121.777	493,34%
					2.2.7.	DANA SOSIAL	29.441.780	570.261.810	1836,91%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	12.096.811	-92,18%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	37.778.696.689	70.134.798.673	85,65%
						2.3. TITIPAN			
					2.3.1.	ZISWAF	2.268.486.556	7.241.047.195	219,20%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	2.268.486.556	7.241.047.195	219,20%
						TOTAL KEWAJIBAN	296.134.834.076	306.844.987.325	3,62%
						III EKUITAS :			
					3.1.	SIMPANAN POKOK	1.445.450.000	1.557.220.000	7,73%
					3.2.	SIMPANAN WAJIB	175.197.078.000	200.820.176.000	14,63%
					3.3.	CADANGAN MODAL	10.335.542.047	13.554.605.789	31,15%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	16.095.318.709	6.967.784.866	-56,71%
						JUMLAH EKUITAS	203.174.888.756	223.001.286.655	9,76%
						JUMLAH PASIVA	499.309.722.831	529.846.273.980	6,12%
	JUMLAH AKTIVA	499.309.722.831	529.846.273.980	6,12%					