

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/05/2019**

----- Laporan Bulan Mei 2019

NO.	INDIKATOR	DESEMBER 2018	MEI 2019	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	186.978.070.047	206.958.502.789	10,69%
	a. Simpanan Pokok	1.445.450.000	1.501.000.000	3,84%
	b. Simpanan Wajib	175.197.078.000	191.902.897.000	9,54%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
II	JUMLAH ASSET	499.309.722.831	506.720.154.510	1,48%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	389.236.700.000	-43,44%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.577.456.200.000	12,21%
	c. Pembiayaan Efektif	614.048.700.000	1.959.220.800.000	219,07%
IV	PIUTANG	340.231.386.159	410.694.595.849	20,71%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	360.019.907.328	21,78%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	8.415.994.076	46,63%
	c. Mikro Tata Griya (MTG)	6.159.506.298	10.215.098.630	65,84%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.439.083.000	23,62%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	6.313.912.000	-16,65%
	f. Mikro Tata Air (MTA)	16.820.047.000	14.933.822.000	-11,21%
	g. Qardul Hasan	561.406.129	529.191.129	-5,74%
	h. Mikro Mitra Ternak (MMT)	225.000.000	594.450.000	164,20%
	i. Karyawan	4.739.658.844	6.213.185.686	31,09%
	j. Talangan Umroh	1.080.000	19.952.000	1747,41%
V	SIMPANAN	203.293.889.387	179.344.081.277	-11,78%
	a. Sukarela	119.518.727.332	94.322.134.330	-21,08%
	b. Berjangka	75.844.000.000	77.251.800.000	1,86%
	c. Qurban	1.316.437.015	1.652.374.140	25,52%
	d. Sanitasi	642.940.765	638.125.131	-0,75%
	e. Umroh	1.511.832.189	1.524.665.810	0,85%
	f. Haji	273.645.147	316.455.486	15,64%
	g. Sicerah	4.186.306.939	3.613.489.015	-13,68%
	h. Siharta	-	20.754.256	-
	i. Sitasya	-	4.283.109	-
VI	Pinjaman Pihak Ke 3	84.007.640.486	99.694.245.652	18,67%
	a. Bank Umum	80.952.084.935	79.493.551.214	-1,80%
	b. UPDB	3.055.555.551	20.200.694.438	561,11%
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	576	8,27%
	e. Jumlah Rembug Pusat (RP)	6.273	6.360	1,39%
	f. Jumlah Anggota (Orang)	144.545	150.100	3,84%
VIII	JUMLAH KARYAWAN	686	725	5,69%
IX	SHU SETELAH PAJAK	16.095.318.709	2.799.139.688	-82,61%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/05/2019**

-----Laporan Bulan Mei 2019

NO	AKTIVA	DESEMBER 2018	MEI 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	MEI 2019	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	203.293.889.387	179.344.081.277	-11,78%
1.1.1.	KAS	18.695.746.660	4.735.265.086	-74,67%	2.1.1.1.	Sukarela	119.518.727.332	94.322.134.330	-21,08%
1.1.2.	BANK	86.694.450.322	27.601.108.682	-68,16%	2.1.1.2.	Berjangka	75.844.000.000	77.251.800.000	1,86%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	28.117.500.000	8,70%	2.1.1.3.	Qurban	1.316.437.015	1.652.374.140	25,52%
1.1.4.	PIUTANG	340.231.386.159	410.694.595.849	20,71%	2.1.1.4.	Sanitasi	642.940.765	638.125.131	-0,75%
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	374.323.904.090	22,30%	2.1.1.5.	Umroh	1.511.832.189	1.524.665.810	0,85%
1.1.4.2.	Murabahah	30.529.146.298	31.240.998.630	2,33%	2.1.1.6.	Haji	273.645.147	316.455.486	15,64%
1.1.4.3.	Ijarah	2.757.240.000	3.425.552.000	24,24%	2.1.1.7.	Sicerah	4.186.306.939	3.613.489.015	-13,68%
1.1.4.4.	Musyarakah	235.500.000	604.950.000	156,88%	2.1.1.8.	Siharta	-	20.754.256	-
1.1.4.5.	Mudharabah	70.000.000	70.000.000	100,00%	2.1.1.9.	Sitasya	-	4.283.109	-
1.1.4.6.	Qordul Hasan	561.406.129	1.029.191.129	83,32%					
1.1.5.	PPAP	(1.018.198.626)	(667.021.720)	-34,49%	2.1.2. KEWAJIBAN BANK		48.481.610.842	30.323.707.570	-37,45%
1.1.6.	PERLENGKAPAN	359.223.108	276.949.188	-22,90%	2.1.3. KEWAJIBAN UPDB		3.055.555.551	6.311.805.549	106,57%
1.1.7.	UANG MUKA	2.603.626.560	6.218.290.547	138,83%	2.1.4. HUTANG PAJAK		1.175.817.277	1.485.871.644	26,37%
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	4.100.786.292	-0,99%	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	24.013.293	49,96%
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	JUMLAH KEWAJIBAN JANGKA PENDEK		256.087.650.830	217.636.344.506	-15,01%
	JUMLAH AKTIVA LANCAR	477.575.659.559	481.077.473.924	0,73%	2.2. KEWAJIBAN JANGKA PANJANG				
					2.2.1.	KEWAJIBAN BANK	32.470.474.093	49.169.843.644	51,43%
					2.2.2.	KEWAJIBAN UPDB	-	13.888.888.889	-
					2.2.3.	DANA KESEJAHTERAAN	1.813.986.971	2.858.183.070	57,56%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.753.937.703	3.919.049.478	123,44%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	37.276.330	360.130.299	866,11%
					2.2.6.	DANA PENDIDIKAN	152.210.742	903.121.777	493,34%
					2.2.7.	DANA SOSIAL	29.441.780	766.434.118	2503,22%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	196.965.529	27,36%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
					JUMLAH KEWAJIBAN JANGKA PANJANG		37.778.696.689	73.429.329.023	94,37%
	1.2. AKTIVA TETAP:				2.3. TITIPAN				
1.2.1.	TANAH	1.911.199.000	6.235.214.000	226,25%	2.3.1.	ZISWAF	2.268.486.556	5.795.338.504	155,47%
1.2.2.	GEDUNG KANTOR	15.139.357.750	15.150.287.750	0,07%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	7.294.600.000	7.334.042.000	0,54%	JUMLAH TITIPAN		2.268.486.556	5.795.338.504	155,47%
1.2.4.	PERALATAN KANTOR	7.220.247.265	7.959.329.838	10,24%	TOTAL KEWAJIBAN		296.134.834.076	296.861.012.033	0,25%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	III EKUITAS :				
1.2.6.	AKUMULASI PENYUSUTAN	(9.930.010.743)	(11.134.863.002)		3.1.	SIMPANAN POKOK	1.445.450.000	1.501.000.000	3,84%
	JUMLAH AKTIVA TETAP	21.734.063.272	25.642.680.586	17,98%	3.2.	SIMPANAN WAJIB	175.197.078.000	191.902.897.000	9,54%
					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	2.799.139.688	-82,61%
					JUMLAH EKUITAS		203.174.888.756	209.859.142.477	3,29%
	JUMLAH AKTIVA	499.309.722.831	506.720.154.510	1,48%	JUMLAH PASIVA		499.309.722.831	506.720.154.510	1,48%