

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/08/2020**

NO.	INDIKATOR	DESEMBER 2019	AGUSTUS 2020	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	230.082.849.720	224.500.168.170	-2,43%
	a. Simpanan Pokok	1.627.630.000	1.720.820.000	5,73%
	b. Simpanan Wajib	216.663.604.000	218.615.712.000	0,90%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
II	JUMLAH ASSET	603.455.385.655	630.546.380.928	4,49%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	440.270.000.000	-47,59%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.468.474.900.000	10,93%
	c. Pembiayaan Efektif	752.987.200.000	712.884.400.000	-5,33%
IV	PIUTANG	431.118.473.201	441.056.843.163	2,31%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	373.072.865.674	0,54%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	13.754.208.006	31,15%
	c. Mikro Tata Griya (MTG)	8.849.930.546	13.182.333.296	48,95%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	3.551.260.000	-15,22%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	3.658.958.000	-24,77%
	f. Mikro Tata Air (MTA)	15.201.558.000	11.711.446.000	-22,96%
	g. KPR Non DP	6.766.708.750	8.185.442.000	20,97%
	h. Qardul Hasan	1.143.445.729	5.049.375.679	341,59%
	i. Mikro Mitra Ternak (MMT)	348.000.000	400.749.000	15,16%
	j. Karyawan	8.191.172.948	8.473.305.508	3,44%
	k. Talangan Umroh	18.600.000	16.900.000	-9,14%
V	SIMPANAN	253.473.120.243	214.948.214.672	-15,20%
	a. Sukarela	133.962.943.205	104.285.447.561	-22,15%
	b. Berjangka	110.105.100.000	102.812.400.000	-6,62%
	c. Qurban	1.472.804.203	1.091.380.667	-25,90%
	d. Sanitasi	571.019.077	422.120.353	-26,08%
	e. Umroh	1.602.217.574	1.664.385.886	3,88%
	f. Haji	393.849.640	440.967.066	11,96%
	g. Sicerah	4.771.867.203	3.562.009.400	-25,35%
	h. Siharta	327.380.675	433.482.177	32,41%
	i. Sitasya	265.938.666	236.021.562	-11,25%
VI	Pinjaman Pihak Ke 3	86.711.726.205	163.592.830.755	88,66%
	a. Bank Umum	71.433.948.427	66.983.663.254	-6,23%
	b. Kewajiban Non Bank	15.277.777.778	96.609.167.501	532,35%
VII	JANGKAUAN PELAYANAN			
	a. Area	13	13	0,00%
	b. Cabang	45	65	44,44%
	c. Kelurahan Terlayani (Kelurahan)	63	83	31,75%
	d. Desa Terlayani (Desa)	625	742	18,72%
	e. Jumlah Rembug Pusat (RP)	7.120	7.753	8,89%
	f. Jumlah Anggota (Orang)	162.763	172.082	5,73%
VIII	JUMLAH KARYAWAN	761	851	11,83%
IX	SHU SETELAH PAJAK	17.201.748.227	1.637.670.317	-90,48%

**KOPERASI SYARIAH
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NERACA
31/08/2020**

NO	AKTIVA	DESEMBER 2019	AGUSTUS 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	AGUSTUS 2020	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	253.473.120.243	214.948.214.672	-15,20%	
1.1.1.	KAS	21.343.923.755	21.123.995.434	-1,03%	2.1.1.1.	Sukarela	133.962.943.205	104.285.447.561	-22,15%	
1.1.2.	BANK	81.630.372.209	86.137.376.447	5,52%	2.1.1.2.	Berjangka	110.105.100.000	102.812.400.000	-6,62%	
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	31.367.500.000	28.659.650.000	-8,63%	2.1.1.3.	Qurban	1.472.804.203	1.091.380.667	-25,90%	
1.1.4.	PIUTANG	431.118.473.201	441.056.843.163	2,31%	2.1.1.4.	Sanitasi	571.019.077	422.120.353	-26,08%	
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	394.097.173.977	1,33%	2.1.1.5.	Umroh	1.602.217.574	1.664.385.886	3,88%	
1.1.4.2.	Murabahah	36.437.244.438	37.305.967.707	2,38%	2.1.1.6.	Haji	393.849.640	440.967.066	11,96%	
1.1.4.3.	Ijarah	4.207.594.000	3.525.749.000	-16,21%	2.1.1.7.	Sicerah	4.771.867.203	3.562.009.400	-25,35%	
1.1.4.4.	Musarakah	358.500.000	400.749.000	11,78%	2.1.1.8.	Siharta	327.380.675	433.482.177	32,41%	
1.1.4.5.	Mudharabah	40.000.000	60.420.000	51,05%	2.1.1.9.	Sitasya	265.938.666	236.021.562	-11,25%	
1.1.4.6.	Qordul Hasan	1.143.445.729	5.666.783.479	395,59%						
1.1.5.	PPAP	(1.509.619.636)	(1.032.336.980)	-31,62%	2.1.2.	KEWAJIBAN BANK	40.205.191.377	16.119.050.643	-59,91%	
1.1.6.	PERLENGKAPAN	237.835.749	1.001.073.098	320,91%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	9.844.048.603	47,66%	
1.1.7.	UANG MUKA	3.438.704.673	5.116.130.583	48,78%	2.1.4.	HUTANG PAJAK	3.206.443.745	3.852.152.712	20,14%	
1.1.8.	SEWA DIBAYAR DIMUKA	3.650.385.376	5.017.070.716	37,44%	2.1.5.	DANA INSENTIF	146.865.172	209.823.855	42,87%	
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%	
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	303.702.490.097	244.977.493.378	-19,34%	
						2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	31.228.757.050	50.864.612.611	62,88%
						2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	86.765.118.898	907,59%
						2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.575.556.552	357,62%
						2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	1.735.701.786	2630,65%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	313.391.516	2311,20%
						2.2.6.	DANA PENDIDIKAN	451.944.277	1.292.031.632	185,88%
						2.2.7.	DANA SOSIAL	74.659.561	777.408.562	941,27%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	742.639.022	1690,38%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	43.433.625.990	146.671.278.742	237,69%	
						2.3. TITIPAN				
						2.3.1.	ZISWAF	8.933.171.621	12.658.270.321	41,70%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	8.933.171.621	12.658.270.321	41,70%	
						TOTAL KEWAJIBAN	356.069.287.708	404.307.042.441	13,55%	
					III	EKUITAS :				
						3.1.	SIMPANAN POKOK	1.627.630.000	1.720.820.000	5,73%
						3.2.	SIMPANAN WAJIB	216.663.604.000	218.615.712.000	0,90%
						3.3.	CADANGAN MODAL	11.791.615.720	4.163.636.170	-64,69%
						3.4.	HIBAH	101.500.000	101.500.000	0,00%
						3.5.	SHU SETELAH PAJAK	17.201.748.227	1.637.670.317	-90,48%
						JUMLAH EKUITAS	247.386.097.947	226.239.338.487	-8,55%	
						JUMLAH PASIVA	603.455.385.655	630.546.380.928	4,49%	
	JUMLAH AKTIVA	603.455.385.655	630.546.380.928	4,49%						