

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/09/2020**

NO.	INDIKATOR	DESEMBER 2019	SEPTEMBER 2020	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	230.082.849.720	225.597.168.170	-1,95%
	a. Simpanan Pokok	1.627.630.000	1.735.500.000	6,63%
	b. Simpanan Wajib	216.663.604.000	219.698.032.000	1,40%
	c. Cadangan Modal	11.791.615.720	4.163.636.170	-64,69%
II	JUMLAH ASSET	603.455.385.655	639.031.530.025	5,90%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	839.985.400.000	510.839.900.000	-39,18%
	b. Akumulasi Penyaluran Pembiayaan	4.028.204.900.000	4.539.044.800.000	12,68%
	c. Pembiayaan Efektif	752.987.200.000	717.649.500.000	-4,69%
IV	PIUTANG	431.118.473.201	449.186.309.010	4,19%
	a. Mikro Mitra Usaha (MMU)	371.059.165.457	363.606.483.900	-2,01%
	b. Mikro Mitra Mandiri (MMM)	10.487.038.771	12.939.350.006	23,38%
	c. Mikro Tata Griya (MTG)	8.849.930.546	13.316.042.296	50,46%
	d. Mikro Tata Cendikia (MTC)	4.188.994.000	7.270.179.000	73,55%
	e. Mikro Tata Sanitasi (MTS)	4.863.859.000	3.452.413.000	-29,02%
	f. Mikro Tata Air (MTA)	15.201.558.000	11.343.190.000	-25,38%
	g. KPR Non DP	6.766.708.750	8.530.673.000	26,07%
	h. Qardul Hasan	1.143.445.729	19.396.245.889	1596,30%
	i. Mikro Mitra Ternak (MMT)	348.000.000	388.349.000	11,59%
	j. Karyawan	8.191.172.948	8.940.782.919	9,15%
	k. Talangan Umroh	18.600.000	2.600.000	-86,02%
V	SIMPANAN	253.473.120.243	228.272.663.925	-9,94%
	a. Sukarela	133.962.943.205	113.820.799.224	-15,04%
	b. Berjangka	110.105.100.000	106.092.800.000	-3,64%
	c. Qurban	1.472.804.203	1.197.122.560	-18,72%
	d. Sanitasi	571.019.077	413.233.801	-27,63%
	e. Umroh	1.602.217.574	1.682.575.283	5,02%
	f. Haji	393.849.640	462.909.796	17,53%
	g. Sicerah	4.771.867.203	3.869.995.003	-18,90%
	h. Siharta	327.380.675	472.840.968	44,43%
	i. Sitasya	265.938.666	260.387.290	-2,09%
VI	Pinjaman Pihak Ke 3	86.711.726.205	157.777.661.034	81,96%
	a. Bank Umum	71.433.948.427	53.605.904.457	-24,96%
	b. Kewajiban Non Bank	15.277.777.778	104.171.756.577	581,85%
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	752	20,32%
	e. Jumlah Rembug Pusat (RP)	7.120	7.817	9,79%
	f. Jumlah Anggota (Orang)	162.763	173.550	6,63%
VIII	JUMLAH KARYAWAN	761	853	12,09%
IX	SHU SETELAH PAJAK	17.201.748.227	1.939.818.637	-88,72%

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NERACA
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NO	AKTIVA	DESEMBER 2019	SEPTEMBER 2020	KENAIKAN (%)	NO	PASIVA	DESEMBER 2019	SEPTEMBER 2020	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	253.473.120.243	228.272.663.925	-9,94%	
1.1.1.	KAS	21.343.923.755	21.078.264.102	-1,24%	2.1.1.1.	Sukarela	133.962.943.205	113.820.799.224	-15,04%	
1.1.2.	BANK	81.630.372.209	85.483.763.598	4,72%	2.1.1.2.	Berjangka	110.105.100.000	106.092.800.000	-3,64%	
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	1.197.122.560	-18,72%	
1.1.4.	PIUTANG	431.118.473.201	449.186.309.010	4,19%	2.1.1.4.	Sanitasi	571.019.077	413.233.801	-27,63%	
1.1.4.1.	Qord Wal Ijarah	388.931.689.034	384.953.394.082	-1,02%	2.1.1.5.	Umroh	1.602.217.574	1.682.575.283	5,02%	
1.1.4.2.	Murabahah	36.437.244.438	37.020.416.073	1,60%	2.1.1.6.	Haji	393.849.640	462.909.796	17,53%	
1.1.4.3.	Ijarah	4.207.594.000	7.246.404.000	72,22%	2.1.1.7.	Sicerah	4.771.867.203	3.869.995.003	-18,90%	
1.1.4.4.	Musyarakah	358.500.000	893.849.000	149,33%	2.1.1.8.	Siharta	327.380.675	472.840.968	44,43%	
1.1.4.5.	Mudharabah	40.000.000	6.654.350.840	16535,88%	2.1.1.9.	Sitasya	265.938.666	260.387.290	-2,09%	
1.1.4.6.	Qordul Hasan	1.143.445.729	12.417.895.015	986,01%						
1.1.5.	AKTIVA MURABAHAH	-	1.087.250.000	-	2.1.2.	KEWAJIBAN BANK	40.205.191.377	11.744.541.604	-70,79%	
1.1.6.	PPAP	(1.509.619.636)	(951.010.664)	-37,00%	2.1.3.	KEWAJIBAN NON BANK	6.666.666.667	7.842.212.210	17,63%	
1.1.7.	PERLENGKAPAN	237.835.749	1.136.217.098	377,73%	2.1.4.	HUTANG PAJAK	3.206.443.745	4.116.847.806	28,39%	
1.1.8.	UANG MUKA	3.438.704.673	4.911.991.992	42,84%	2.1.5.	DANA INSENTIF	146.865.172	209.823.855	42,87%	
1.1.9.	SEWA DIBAYAR DIMUKA	3.650.385.376	4.867.313.097	33,34%	2.1.6.	DANA BANTUAN TEKNIS	4.202.893	4.202.893	0,00%	
1.1.10.	PAJAK DIBAYAR DIMUKA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	303.702.490.097	252.190.292.293	-16,96%	
1.1.11.	ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	31.228.757.050	41.861.362.853	34,05%
						2.2.2.	KEWAJIBAN NON BANK	8.611.111.111	96.329.544.367	1018,67%
						2.2.3.	DANA KESEJAHTERAAN	344.295.435	1.566.506.552	354,99%
						2.2.4.	TITIPAN DANA KEBAJIKAN	63.563.748	1.122.260.736	1665,57%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	12.997.318	295.241.516	2171,56%
						2.2.6.	DANA PENDIDIKAN	451.944.277	1.292.031.632	185,88%
						2.2.7.	DANA SOSIAL	74.659.561	694.655.513	830,43%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	41.479.327	771.769.958	1760,61%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	2.604.818.163	2.604.818.163	0,00%
						2.2.10.	CADANGAN KERUGIAN	-	10.201.068	-
							JUMLAH KEWAJIBAN JANGKA PANJANG	43.433.625.990	146.548.392.358	237,41%
						2.3.	TITIPAN			
						2.3.1.	ZISWAF	8.933.171.621	12.654.358.567	41,66%
						2.3.2.	ANTAR KANTOR PASIVA	-	-	-
							JUMLAH TITIPAN	8.933.171.621	12.654.358.567	41,66%
							TOTAL KEWAJIBAN	356.069.287.708	411.393.043.218	15,54%
					III	EKUITAS :				
					3.1.	SIMPANAN POKOK	1.627.630.000	1.735.500.000	6,63%	
					3.2.	SIMPANAN WAJIB	216.663.604.000	219.698.032.000	1,40%	
					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	1.939.818.637	-88,72%	
						JUMLAH EKUITAS	247.386.097.947	227.638.486.807	-7,98%	
						JUMLAH PASIVA	603.455.385.655	639.031.530.025	5,90%	
	JUMLAH AKTIVA	603.455.385.655	639.031.530.025	5,90%						