

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/10/2016**

----- Laporan Bulan Oktober 2016

NO.	INDIKATOR	DESEMBER 2015	OKTOBER 2016	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	106.151.865.246	119.390.721.395	12,47%
	a. Simpanan Pokok	1.178.910.000	1.175.640.000	-0,28%
	b. Simpanan Wajib	93.894.282.271	105.818.704.000	12,70%
	c. Cadangan Modal	11.078.672.975	12.396.377.395	11,89%
II	JUMLAH ASSET	260.387.135.444	308.469.350.923	18,47%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	387.777.500.000	391.406.400.000	0,94%
	b. Akumulasi Penyaluran Pembiayaan	1.458.238.700.000	1.849.645.100.000	26,84%
	c. Pembiayaan Efektif	314.885.647.533	369.925.116.690	17,48%
IV	PIUTANG	178.946.643.972	212.361.116.754	18,67%
	a. Mikro Mitra Usaha (MMU)	155.819.072.264	184.010.052.715	18,09%
	b. Mikro Mitra Mandiri (MMM)	4.615.438.115	3.434.332.569	-25,59%
	c. Mikro Tata Griya (MTG)	7.164.113.868	4.443.210.553	-37,98%
	d. Mikro Tata Cendikia (MTC)	2.113.164.538	1.491.771.594	-29,41%
	e. Mikro Tata Sanitasi (MTS)	6.506.967.187	10.478.234.323	61,03%
	f. Mikro Tata Air (MTA)	2.722.888.000	8.499.437.000	212,15%
	g. Qardul Hasan	5.000.000	4.078.000	-18,44%
V	SIMPANAN	67.590.005.543	78.676.973.355	16,40%
	a. Sukarela	49.783.071.512	55.285.778.218	11,05%
	b. Berjangka	17.023.300.000	21.487.100.000	26,22%
	c. Qurban	328.664.519	469.706.166	42,91%
	d. Sanitasi	86.458.475	241.944.549	179,84%
	e. Umroh	367.214.996	572.809.178	55,99%
	f. Haji	1.296.041	9.930.095	666,19%
	g. Sicerah	-	609.705.149	
VI	Pinjaman Pihak Ke 3	72.000.120.749	89.721.551.109	24,61%
	a. Bank Umum	59.590.897.268	68.928.562.897	15,67%
	b. UPDB	12.409.223.481	20.792.988.212	67,56%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	31	0,00%
	c. Kelurahan Terlayani (Kelurahan)	27	38	40,74%
	d. Desa Terlayani (Desa)	345	385	11,59%
	e. Jumlah Rembug Pusat (RP)	4.622	4.779	3,40%
	f. Jumlah Anggota (Orang)	117.891	117.564	-0,28%
VIII	JUMLAH KARYAWAN	457	487	6,56%
IX	SHU SETELAH PAJAK	6.588.522.100	9.772.177.567	48,32%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/10/2016**

----- Laporan Bulan Oktober 2016

NO	AKTIVA	DESEMBER 2015	OKTOBER 2016	KENAIKAN (%)	NO	PASIVA	DESEMBER 2015	OKTOBER 2016	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	67.590.005.543	78.676.973.355	16,40%
1.1.1.	KAS	7.289.306.491	10.566.895.494	44,96%	2.1.1.1.	Sukarela	49.783.071.512	55.285.778.218	11,05%
1.1.2.	BANK	34.728.844.208	43.047.503.650	23,95%	2.1.1.2.	Berjangka	17.023.300.000	21.487.100.000	26,22%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	21.786.829.573	20.991.000.000	-3,65%	2.1.1.3.	Qurban	328.664.519	469.706.166	42,91%
1.1.4.	PIUTANG	178.946.643.972	212.361.116.754	18,67%	2.1.1.4.	Sanitasi	86.458.475	241.944.549	179,84%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	155.819.072.264	184.010.052.715	18,09%	2.1.1.5.	Umroh	367.214.996	572.809.178	55,99%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	4.615.438.115	3.434.332.569	-25,59%	2.1.1.6.	Haji	1.296.041	9.930.095	666,19%
1.1.4.3.	Mikro Tata Griya (Istisna)	7.164.113.868	4.443.210.553	-37,98%	2.1.1.7.	Sicerah	-	609.705.149	0,00%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	2.113.164.538	1.491.771.594	-29,41%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	6.506.967.187	10.478.234.323	61,03%	2.1.2. KEWAJIBAN BANK		38.411.261.945	9.508.982.576	-75,24%
1.1.4.6.	Mikro Tata Air (Istisna)	2.722.888.000	8.499.437.000	212,15%	2.1.3. KEWAJIBAN UPDB		8.606.148.989	1.934.358.164	-77,52%
1.1.4.7.	Qardul Hasan	5.000.000	4.078.000	-18,44%	2.1.4. HUTANG PAJAK		2.195.348.975	1.843.513.632	-16,03%
1.1.5.	PPAP	(772.514.904)	(772.514.904)	-	2.1.5. DANA INSENTIF		-	-	-
1.1.6.	PERLENGKAPAN	252.018.650	267.412.125	6,11%	2.1.6. DANA BANTUAN TEKNIS		518.525.824	227.461.495	-56,13%
1.1.7.	UANG MUKA	282.015.000	2.554.979.300	805,97%	JUMLAH KEWAJIBAN JANGKA PENDEK		117.321.291.276	92.191.289.222	-21,42%
1.1.8.	SEWA DIBAYAR DIMUKA	1.204.427.289	3.300.318.021	174,02%					
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2. KEWAJIBAN JANGKA PANJANG				
	JUMLAH AKTIVA LANCAR	243.717.570.279	292.316.710.441	19,94%	2.2.1.	KEWAJIBAN BANK	21.179.635.323	59.419.580.321	180,55%
					2.2.2.	KEWAJIBAN UPDB	3.803.074.492	18.858.630.048	395,88%
					2.2.3.	DANA KESEJAHTERAAN	3.000.370.572	3.624.844.162	20,81%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.586.862.247	3.971.920.719	150,30%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	142.092.652	6.988.657	-95,08%
					2.2.6.	DANA PENDIDIKAN	190.294.816	11.497.752	-93,96%
					2.2.7.	DANA SOSIAL	423.126.720	620.782.383	46,71%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	-	232.145.900	0,00%
					JUMLAH KEWAJIBAN JANGKA PANJANG		30.325.456.823	86.746.389.942	186,05%
	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	-	368.772.797	0,00%
1.2.2.	GEDUNG KANTOR	12.706.751.000	12.918.236.900	1,66%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	2.219.980.000	2.423.480.000	9,17%	JUMLAH TITIPAN		-	368.772.797	0,00%
1.2.4.	PERALATAN KANTOR	3.388.385.790	3.941.462.317	16,32%					
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	TOTAL KEWAJIBAN		147.646.748.098	179.306.451.961	21,44%
1.2.6.	AKUMULASI PENYUSUTAN	(3.655.420.625)	(5.140.407.735)	40,62%					
	JUMLAH AKTIVA TETAP	16.669.565.165	16.152.640.482	-3,10%	III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.178.910.000	1.175.640.000	-0,28%
					3.2.	SIMPANAN WAJIB	93.894.282.271	105.818.704.000	12,70%
					3.3.	CADANGAN MODAL	11.078.672.975	12.396.377.395	11,89%
					3.4.	SHU SETELAH PAJAK	6.588.522.100	9.772.177.567	48,32%
					JUMLAH EKUITAS		112.740.387.346	129.162.898.962	14,57%
	JUMLAH AKTIVA	260.387.135.444	308.469.350.923	18,47%	JUMLAH PASIVA		260.387.135.444	308.469.350.923	18,47%