

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/03/2017**

----- Laporan Bulan Maret 2017

NO.	INDIKATOR	DESEMBER 2016	MARET 2017	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	122.405.399.895	129.145.825.136	5,51%
	a. Simpanan Pokok	1.216.460.000	1.244.240.000	2,28%
	b. Simpanan Wajib	108.792.562.500	113.364.963.292	4,20%
	c. Cadangan Modal	12.396.377.395	14.536.621.844	17,27%
II	JUMLAH ASSET	320.764.487.995	330.653.548.488	3,08%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	464.986.800.000	125.107.460.000	-73,09%
	b. Akumulasi Penyaluran Pembiayaan	1.923.225.500.000	2.048.332.960.000	6,51%
	c. Pembiayaan Efektif	385.751.876.690	391.612.276.690	1,52%
IV	PIUTANG	210.060.907.947	219.445.374.394	4,47%
	a. Mikro Mitra Usaha (MMU)	181.050.922.715	192.533.159.715	6,34%
	b. Mikro Mitra Mandiri (MMM)	3.349.020.541	3.375.057.087	0,78%
	c. Mikro Tata Griya (MTG)	3.725.310.572	2.896.239.515	-22,26%
	d. Mikro Tata Cendikia (MTC)	1.585.010.732	1.520.844.997	-4,05%
	e. Mikro Tata Sanitasi (MTS)	10.907.907.387	9.875.608.080	-9,46%
	f. Mikro Tata Air (MTA)	9.391.584.000	9.197.321.000	-2,07%
	g. Qardul Hasan	3.412.000	2.524.000	-26,03%
	h. Mikro Mitra Ternak (MMT)	47.740.000	44.620.000	-6,54%
V	SIMPANAN	89.328.040.286	107.104.483.848	19,90%
	a. Sukarela	62.603.163.135	74.465.282.815	18,95%
	b. Berjangka	24.407.600.000	29.538.900.000	21,02%
	c. Qurban	582.972.303	785.918.840	34,81%
	d. Sanitasi	299.384.907	366.381.078	22,38%
	e. Umroh	519.250.091	683.781.244	31,69%
	f. Haji	21.175.188	33.597.539	58,66%
	g. Sicerah	894.494.662	1.230.622.332	37,58%
VI	Pinjaman Pihak Ke 3	86.280.277.498	74.733.291.690	-13,38%
	a. Bank Umum	67.421.647.450	58.776.198.888	-12,82%
	b. UPDB	18.858.630.048	15.957.092.802	-15,39%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	5	25,00%
	b. Cabang Pembantu	31	37	19,35%
	c. Kelurahan Terlayani (Kelurahan)	43	49	13,95%
	d. Desa Terlayani (Desa)	385	398	3,38%
	e. Jumlah Rembug Pusat (RP)	4.836	5.018	3,76%
	f. Jumlah Anggota (Orang)	121.646	124.424	2,28%
VIII	JUMLAH KARYAWAN	492	531	7,93%
IX	SHU SETELAH PAJAK	10.701.222.249	3.116.026.110	-70,88%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/03/2017**

----- Laporan Bulan Maret 2017

NO	AKTIVA	DESEMBER 2016	MARET 2017	KENAIKAN (%)	NO	PASIVA	DESEMBER 2016	MARET 2017	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	89.328.040.286	107.104.483.848	19,90%
1.1.1.	KAS	7.094.943.639	13.574.485.202	91,33%	2.1.1.1.	Sukarela	62.603.163.135	74.465.282.815	18,95%
1.1.2.	BANK	61.130.939.636	52.723.462.032	-13,75%	2.1.1.2.	Berjangka	24.407.600.000	29.538.900.000	21,02%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	20.991.000.000	20.991.000.000	0,00%	2.1.1.3.	Qurban	582.972.303	785.918.840	34,81%
1.1.4.	PIUTANG	210.060.907.947	219.445.374.394	4,47%	2.1.1.4.	Sanitasi	299.384.907	366.381.078	22,38%
1.1.4.1.	Mikro Mitra Usaha (Ijarah)	181.050.922.715	192.533.159.715	6,34%	2.1.1.5.	Umroh	519.250.091	683.781.244	31,69%
1.1.4.2.	Mikro Mitra Mandiri (Ijarah)	3.349.020.541	3.375.057.087	0,78%	2.1.1.6.	Haji	21.175.188	33.597.539	58,66%
1.1.4.3.	Mikro Tata Griya (Istisna)	3.725.310.572	2.896.239.515	-22,26%	2.1.1.7.	Sicerah	894.494.662	1.230.622.332	37,58%
1.1.4.4.	Mikro Tata Cendikia (Ijarah)	1.585.010.732	1.520.844.997	-4,05%					
1.1.4.5.	Mikro Tata Sanitasi (Istisna)	10.907.907.387	9.875.608.080	-9,46%	2.1.2. KEWAJIBAN BANK		42.699.552.258	33.673.455.106	-21,14%
1.1.4.6.	Mikro Tata Air (Istisna)	9.391.584.000	9.197.321.000	-2,07%	2.1.3. KEWAJIBAN UPDB		9.136.407.825	6.234.870.579	-31,76%
1.1.4.7.	Qardul Hasan	3.412.000	2.524.000	-26,03%	2.1.4. HUTANG PAJAK		3.859.159.840	4.729.159.840	22,54%
1.1.4.8.	Mikro Mitra Ternak (MMT)	47.740.000	44.620.000	-6,54%	2.1.5. DANA INSENTIF		-	362.257.732	-
1.1.5.	PPAP	(917.029.856)	(902.396.348)	-1,60%	2.1.6. DANA BANTUAN TEKNIS		30.191.377	11.901.370	-60,58%
1.1.6.	PERLENGKAPAN	230.726.375	226.249.559	-1,94%	JUMLAH KEWAJIBAN JANGKA PENDEK		145.053.351.586	152.116.128.475	4,87%
1.1.7.	UANG MUKA	2.456.960.956	3.696.292.550	50,44%					
1.1.8.	SEWA DIBAYAR DIMUKA	3.444.360.615	4.498.137.250	30,59%	2.2. KEWAJIBAN JANGKA PANJANG				
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	24.722.095.192	25.102.743.782	1,54%
	JUMLAH AKTIVA LANCAR	304.492.809.312	314.252.604.639	3,21%	2.2.2.	KEWAJIBAN UPDB	9.722.222.223	9.722.222.223	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.068.351.188	4.126.626.415	34,49%
1.2. AKTIVA TETAP:					2.2.4.	TITIPAN DANA KEBAJIKAN	3.782.793.019	4.647.882.019	22,87%
1.2.1.	TANAH	1.911.199.000	1.911.199.000	0,00%	2.2.5.	DANA PEMBANGUNAN KOPERASI	6.988.657	221.013.102	3062,45%
1.2.2.	GEDUNG KANTOR	12.918.236.900	12.945.897.400	0,21%	2.2.6.	DANA PENDIDIKAN	11.041.752	508.602.865	4506,18%
1.2.3.	KENDARAAN	2.524.980.000	2.692.580.000	6,64%	2.2.7.	DANA SOSIAL	620.782.383	840.401.718	35,38%
1.2.4.	PERALATAN KANTOR	4.293.247.840	4.724.593.340	10,05%	2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	17.764.483	142.920.521	0,00%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	JUMLAH KEWAJIBAN JANGKA PANJANG		41.952.038.897	45.312.412.645	8,01%
1.2.6.	AKUMULASI PENYUSUTAN	(5.474.655.057)	(5.971.995.891)	9,08%					
	JUMLAH AKTIVA TETAP	16.271.678.683	16.400.943.849	0,79%	2.3. TITIPAN				
					2.3.1.	ZISWAF	550.975.368	861.656.122	56,39%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
					JUMLAH TITIPAN		550.975.368	861.656.122	56,39%
					TOTAL KEWAJIBAN		187.556.365.851	198.290.197.242	5,72%
					III EKUITAS :				
					3.1.	SIMPANAN POKOK	1.216.460.000	1.244.240.000	2,28%
					3.2.	SIMPANAN WAJIB	108.792.562.500	113.364.963.292	4,20%
					3.3.	CADANGAN MODAL	12.396.377.395	14.536.621.844	17,27%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	10.701.222.249	3.116.026.110	-70,88%
					JUMLAH EKUITAS		133.208.122.144	132.363.351.246	-0,63%
	JUMLAH AKTIVA	320.764.487.995	330.653.548.488	3,08%	JUMLAH PASIVA		320.764.487.995	330.653.548.488	3,08%