

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/10/2017**

----- Laporan Bulan Oktober 2017

NO.	INDIKATOR	DESEMBER 2016	OKTOBER 2017	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	122.405.399.895	148.497.067.882	21,32%
	a. Simpanan Pokok	1.216.460.000	1.390.570.000	14,31%
	b. Simpanan Wajib	108.792.562.500	132.569.876.038	21,86%
	c. Cadangan Modal	12.396.377.395	14.536.621.844	17,27%
II	JUMLAH ASSET	320.764.487.995	371.444.625.646	15,80%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	464.986.800.000	484.229.800.000	4,14%
	b. Akumulasi Penyaluran Pembiayaan	1.923.225.500.000	2.407.455.300.000	25,18%
	c. Pembiayaan Efektif	385.751.876.690	482.459.100.000	25,07%
IV	PIUTANG	210.060.907.947	274.819.677.027	30,83%
	a. Mikro Mitra Usaha (MMU)	181.050.922.715	243.446.552.824	34,46%
	b. Mikro Mitra Mandiri (MMM)	3.349.020.541	4.023.083.546	20,13%
	c. Mikro Tata Griya (MTG)	3.725.310.572	1.894.440.417	-49,15%
	d. Mikro Tata Cendikia (MTC)	1.585.010.732	1.760.644.060	11,08%
	e. Mikro Tata Sanitasi (MTS)	10.907.907.387	9.024.988.781	-17,26%
	f. Mikro Tata Air (MTA)	9.391.584.000	11.330.990.000	20,65%
	g. Qardul Hasan	3.412.000	58.902.000	1626,32%
	h. Mikro Mitra Ternak (MMT)	47.740.000	-	-100,00%
	i. Karyawan	-	3.280.075.399	-
V	SIMPANAN	89.328.040.286	117.823.065.849	31,90%
	a. Sukarela	62.603.163.135	77.860.737.753	24,37%
	b. Berjangka	24.407.600.000	35.807.400.000	46,71%
	c. Qurban	582.972.303	760.616.866	30,47%
	d. Sanitasi	299.384.907	501.186.447	67,41%
	e. Umroh	519.250.091	1.014.944.940	95,46%
	f. Haji	21.175.188	76.965.348	263,47%
	g. Sicerah	894.494.662	1.801.214.495	101,37%
VI	Pinjaman Pihak Ke 3	86.280.277.498	79.870.418.028	-7,43%
	a. Bank Umum	67.421.647.450	69.037.084.695	2,40%
	b. UPDB	18.858.630.048	10.833.333.333	-42,56%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	4	5	25,00%
	b. Cabang Pembantu	31	37	19,35%
	c. Kelurahan Terlayani (Kelurahan)	43	57	32,56%
	d. Desa Terlayani (Desa)	385	462	20,00%
	e. Jumlah Rembug Pusat (RP)	4.836	5.718	18,24%
	f. Jumlah Anggota (Orang)	121.646	139.057	14,31%
VIII	JUMLAH KARYAWAN	492	583	18,50%
IX	SHU SETELAH PAJAK	10.701.222.249	10.934.299.537	2,18%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/10/2017**

----- Laporan Bulan Oktober 2017

NO	AKTIVA	DESEMBER 2016	OKTOBER 2017	KENAIKAN (%)	NO	PASIVA	DESEMBER 2016	OKTOBER 2017	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	89.328.040.286	117.823.065.849	31,90%
1.1.1.	KAS	7.094.943.639	14.074.719.217	98,38%	2.1.1.1.	Sukarela	62.603.163.135	77.860.737.753	24,37%
1.1.2.	BANK	61.130.939.636	42.905.855.552	-29,81%	2.1.1.2.	Berjangka	24.407.600.000	35.807.400.000	46,71%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	20.991.000.000	15.102.500.000	-28,05%	2.1.1.3.	Qurban	582.972.303	760.616.866	30,47%
1.1.4.	PIUTANG	210.060.907.947	274.819.677.027	30,83%	2.1.1.4.	Sanitasi	299.384.907	501.186.447	67,41%
1.1.4.1.	Qord Tsuma Wakalah Bil Ujroh Bil Idarah	184.399.943.256	250.759.955.769	35,99%	2.1.1.5.	Umroh	519.250.091	1.014.944.940	95,46%
1.1.4.2.	Murabahah	24.024.801.959	22.239.875.198	-7,43%	2.1.1.6.	Haji	21.175.188	76.965.348	263,47%
1.1.4.3.	Ijarah	1.585.010.732	1.760.944.060	11,10%	2.1.1.7.	Sicerah	894.494.662	1.801.214.495	101,37%
1.1.4.4.	Musyarakah	47.740.000	12.500.000	-73,82%					
1.1.4.5.	Qordul Hasan	3.412.000	46.402.000	1259,96%					
1.1.5.	PPAP	(917.029.856)	(719.538.915)	-21,54%	2.1.2.	KEWAJIBAN BANK	42.699.552.258	8.959.042.520	-79,02%
1.1.6.	PERLENGKAPAN	230.726.375	382.966.654	65,98%	2.1.3.	KEWAJIBAN UPDB	9.136.407.825	1.111.111.110	-87,84%
1.1.7.	UANG MUKA	2.456.960.956	3.007.855.100	22,42%	2.1.4.	HUTANG PAJAK	3.859.159.840	2.835.507.649	-26,53%
1.1.8.	SEWA DIBAYAR DIMUKA	3.444.360.615	4.090.344.717	18,75%	2.1.5.	DANA INSENTIF	-	11.320.826	-
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	2.1.6.	DANA BANTUAN TEKNIS	30.191.377	106.167.609	251,65%
	JUMLAH AKTIVA LANCAR	304.492.809.312	353.664.379.352	16,15%		JUMLAH KEWAJIBAN JANGKA PENDEK	145.053.351.586	130.846.215.563	-9,79%
						2.2. KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	24.722.095.192	60.078.042.175	143,01%
					2.2.2.	KEWAJIBAN UPDB	9.722.222.223	9.722.222.223	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.068.351.188	4.088.876.415	33,26%
					2.2.4.	TITIPAN DANA KEBAJIKAN	3.782.793.019	5.546.081.589	46,61%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	6.988.657	58.047.102	730,59%
					2.2.6.	DANA PENDIDIKAN	11.041.752	13.860.401	25,53%
					2.2.7.	DANA SOSIAL	620.782.383	40.463.902	-93,48%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	17.764.483	349.106.133	1865,19%
						JUMLAH KEWAJIBAN JANGKA PANJANG	41.952.038.897	79.896.699.940	90,45%
	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	550.975.368	1.168.842.723	112,14%
1.2.2.	GEDUNG KANTOR	12.918.236.900	14.103.942.650	9,18%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	2.524.980.000	3.400.575.000	34,68%		JUMLAH TITIPAN	550.975.368	1.168.842.723	112,14%
1.2.4.	PERALATAN KANTOR	4.293.247.840	5.432.733.154	26,54%		TOTAL KEWAJIBAN	187.556.365.851	211.911.758.226	12,99%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	III	EKUITAS :			
1.2.6.	AKUMULASI PENYUSUTAN	(5.474.655.057)	(7.166.873.510)	30,91%	3.1.	SIMPANAN POKOK	1.216.460.000	1.390.570.000	14,31%
	JUMLAH AKTIVA TETAP	16.271.678.683	17.780.246.294	9,27%	3.2.	SIMPANAN WAJIB	108.792.562.500	132.569.876.038	21,86%
					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	10.934.299.537	2,18%
						JUMLAH EKUITAS	133.208.122.144	159.532.867.419	19,76%
	JUMLAH AKTIVA	320.764.487.995	371.444.625.646	15,80%		JUMLAH PASIVA	320.764.487.995	371.444.625.646	15,80%