

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
29/09/2017**

----- Laporan Bulan September 2017

NO.	INDIKATOR	DESEMBER 2016	SEPTEMBER 2017	KENAIKAN (%)
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>I</b>	<b>PERMODALAN</b>	<b>122.405.399.895</b>	<b>145.557.090.644</b>	<b>18,91%</b>
	a. Simpanan Pokok	1.216.460.000	1.366.750.000	12,35%
	b. Simpanan Wajib	108.792.562.500	129.653.718.800	19,18%
	c. Cadangan Modal	12.396.377.395	14.536.621.844	17,27%
<b>II</b>	<b>JUMLAH ASSET</b>	<b>320.764.487.995</b>	<b>363.939.333.545</b>	<b>13,46%</b>
<b>III</b>	<b>PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	464.986.800.000	427.867.300.000	-7,98%
	b. Akumulasi Penyaluran Pembiayaan	1.923.225.500.000	2.351.092.800.000	22,25%
	c. Pembiayaan Efektif	385.751.876.690	468.221.000.000	21,38%
<b>IV</b>	<b>PIUTANG</b>	<b>210.060.907.947</b>	<b>266.204.715.184</b>	<b>26,73%</b>
	a. Mikro Mitra Usaha (MMU)	181.050.922.715	236.201.352.157	30,46%
	b. Mikro Mitra Mandiri (MMM)	3.349.020.541	4.012.479.631	19,81%
	c. Mikro Tata Griya (MTG)	3.725.310.572	1.743.589.636	-53,20%
	d. Mikro Tata Cendikia (MTC)	1.585.010.732	1.780.376.506	12,33%
	e. Mikro Tata Sanitasi (MTS)	10.907.907.387	9.197.465.191	-15,68%
	f. Mikro Tata Air (MTA)	9.391.584.000	10.586.408.000	12,72%
	g. Qardul Hasan	3.412.000	19.442.000	469,81%
	h. Mikro Mitra Ternak (MMT)	47.740.000	360.000	-99,25%
	i. Karyawan	-	2.663.242.063	-
<b>V</b>	<b>SIMPANAN</b>	<b>89.328.040.286</b>	<b>108.681.015.367</b>	<b>21,67%</b>
	a. Sukarela	62.603.163.135	71.149.941.892	13,65%
	b. Berjangka	24.407.600.000	33.817.250.000	38,55%
	c. Qurban	582.972.303	694.122.297	19,07%
	d. Sanitasi	299.384.907	457.151.908	52,70%
	e. Umroh	519.250.091	908.820.338	75,03%
	f. Haji	21.175.188	61.871.564	192,19%
	g. Sicerah	894.494.662	1.591.857.368	77,96%
<b>VI</b>	<b>Pinjaman Pihak Ke 3</b>	<b>86.280.277.498</b>	<b>86.838.561.950</b>	<b>0,65%</b>
	a. Bank Umum	67.421.647.450	75.449.673.062	11,91%
	b. UPDB	18.858.630.048	11.388.888.888	-39,61%
<b>VII</b>	<b>JANGKAUAN PELAYANAN</b>			
	a. Cabang	4	4	0,00%
	b. Cabang Pembantu	31	37	19,35%
	c. Kelurahan Terlayani (Kelurahan)	43	55	27,91%
	d. Desa Terlayani (Desa)	385	450	16,88%
	e. Jumlah Rembug Pusat (RP)	4.836	5.608	15,96%
	f. Jumlah Anggota (Orang)	121.646	136.675	12,35%
<b>VIII</b>	<b>JUMLAH KARYAWAN</b>	<b>492</b>	<b>579</b>	<b>17,68%</b>
<b>IX</b>	<b>SHU SETELAH PAJAK</b>	<b>10.701.222.249</b>	<b>8.920.811.449</b>	<b>-16,64%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
29/09/2017**

----- Laporan Bulan September 2017

NO	AKTIVA	DESEMBER 2016	SEPTEMBER 2017	KENAIKAN (%)	NO	PASIVA	DESEMBER 2016	SEPTEMBER 2017	KENAIKAN (%)
I	<b>AKTIVA</b>				II	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>89.328.040.286</b>	<b>108.681.015.367</b>	<b>21,67%</b>
1.1.1.	KAS	7.094.943.639	11.922.940.678	68,05%	2.1.1.1.	Sukarela	62.603.163.135	71.149.941.892	13,65%
1.1.2.	BANK	61.130.939.636	46.191.766.646	-24,44%	2.1.1.2.	Berjangka	24.407.600.000	33.817.250.000	38,55%
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	694.122.297	19,07%
1.1.4.	PIUTANG	<b>210.060.907.947</b>	<b>266.204.715.184</b>	<b>26,73%</b>	2.1.1.4.	Sanitasi	299.384.907	457.151.908	52,70%
1.1.4.1.	Qord Tsuma Wakalah Bil Ujroh Bil Idarah	184.399.943.256	242.877.073.851	31,71%	2.1.1.5.	Umroh	519.250.091	908.820.338	75,03%
1.1.4.2.	Murabahah	24.024.801.959	21.527.462.827	-	2.1.1.6.	Haji	21.175.188	61.871.564	192,19%
1.1.4.3.	Ijarah	1.585.010.732	1.780.736.506	12,35%	2.1.1.7.	Sicerah	894.494.662	1.591.857.368	77,96%
1.1.4.4.	Musyarakah	47.740.000	-	-100,00%					
1.1.4.5.	Qordul Hasan	3.412.000	19.442.000	469,81%					
1.1.5.	PPAP	(917.029.856)	(779.897.285)	-14,95%	<b>2.1.2. KEWAJIBAN BANK</b>		42.699.552.258	15.222.250.794	<b>-64,35%</b>
1.1.6.	PERLENGKAPAN	230.726.375	335.789.580	45,54%	<b>2.1.3. KEWAJIBAN UPDB</b>		9.136.407.825	1.666.666.665	<b>-81,76%</b>
1.1.7.	UANG MUKA	2.456.960.956	2.906.055.100	18,28%	<b>2.1.4. HUTANG PAJAK</b>		3.859.159.840	2.520.953.816	<b>-34,68%</b>
1.1.8.	SEWA DIBAYAR DIMUKA	3.444.360.615	4.175.762.354	21,23%	<b>2.1.5. DANA INSENTIF</b>		-	12.050.923	-
1.1.9.	ANTAR KANTOR AKTIVA	-	-	-	<b>2.1.6. DANA BANTUAN TEKNIS</b>		30.191.377	103.897.040	244,13%
	<b>JUMLAH AKTIVA LANCAR</b>	<b>304.492.809.312</b>	<b>346.059.632.258</b>	<b>13,65%</b>	<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>		<b>145.053.351.586</b>	<b>128.206.834.605</b>	<b>-11,61%</b>
					<b>2.2. KEWAJIBAN JANGKA PANJANG</b>				
					2.2.1.	KEWAJIBAN BANK	24.722.095.192	60.227.422.268	143,62%
					2.2.2.	KEWAJIBAN UPDB	9.722.222.223	9.722.222.223	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.068.351.188	4.092.876.415	33,39%
					2.2.4.	TITIPAN DANA KEBAJIKAN	3.782.793.019	5.346.277.389	41,33%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	6.988.657	165.193.102	2263,73%
					2.2.6.	DANA PENDIDIKAN	11.041.752	67.592.401	512,15%
					2.2.7.	DANA SOSIAL	620.782.383	34.100.200	-94,51%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	17.764.483	321.035.133	0,00%
					<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>		<b>41.952.038.897</b>	<b>79.976.719.131</b>	<b>90,64%</b>
	<b>1.2. AKTIVA TETAP:</b>				<b>2.3. TITIPAN</b>				
1.2.1.	TANAH	<b>1.911.199.000</b>	<b>1.911.199.000</b>	<b>0,00%</b>	2.3.1.	ZISWAF	550.975.368	1.176.377.716	113,51%
1.2.2.	GEDUNG KANTOR	<b>12.918.236.900</b>	<b>14.103.942.650</b>	<b>9,18%</b>	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	<b>2.524.980.000</b>	<b>3.380.905.000</b>	<b>33,90%</b>	<b>JUMLAH TITIPAN</b>		<b>550.975.368</b>	<b>1.176.377.716</b>	<b>113,51%</b>
1.2.4.	PERALATAN KANTOR	<b>4.293.247.840</b>	<b>5.372.296.861</b>	<b>25,13%</b>	<b>TOTAL KEWAJIBAN</b>		<b>187.556.365.851</b>	<b>209.359.931.452</b>	<b>11,63%</b>
1.2.5.	AKTIVA TIDAK BERWUJUD	<b>98.670.000</b>	<b>98.670.000</b>	<b>0,00%</b>					
1.2.6.	AKUMULASI PENYUSUTAN	<b>(5.474.655.057)</b>	<b>(6.987.312.224)</b>	<b>27,63%</b>	III	<b>EKUITAS :</b>			
	<b>JUMLAH AKTIVA TETAP</b>	<b>16.271.678.683</b>	<b>17.879.701.287</b>	<b>9,88%</b>	3.1.	SIMPANAN POKOK	<b>1.216.460.000</b>	<b>1.366.750.000</b>	<b>12,35%</b>
					3.2.	SIMPANAN WAJIB	<b>108.792.562.500</b>	<b>129.653.718.800</b>	<b>19,18%</b>
					3.3.	CADANGAN MODAL	<b>12.396.377.395</b>	<b>14.536.621.844</b>	<b>17,27%</b>
					3.4.	HIBAH	<b>101.500.000</b>	<b>101.500.000</b>	<b>0,00%</b>
					3.5.	SHU SETELAH PAJAK	<b>10.701.222.249</b>	<b>8.920.811.449</b>	<b>-16,64%</b>
					<b>JUMLAH EKUITAS</b>		<b>133.208.122.144</b>	<b>154.579.402.093</b>	<b>16,04%</b>
	<b>JUMLAH AKTIVA</b>	<b>320.764.487.995</b>	<b>363.939.333.545</b>	<b>13,46%</b>	<b>JUMLAH PASIVA</b>		<b>320.764.487.995</b>	<b>363.939.333.545</b>	<b>13,46%</b>