

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/12/2018**

----- Laporan Bulan Desember 2018

NO.	INDIKATOR	DESEMBER 2017	DESEMBER 2018	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	153.582.845.844	186.978.070.047	21,74%
	a. Simpanan Pokok	1.305.810.000	1.445.450.000	10,69%
	b. Simpanan Wajib	137.740.414.000	175.197.078.000	27,19%
	c. Cadangan Modal	14.536.621.844	10.335.542.047	-28,90%
II	JUMLAH ASSET	411.290.896.210	499.309.722.831	21,40%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	688.188.600.000	19,31%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	3.188.219.500.000	27,53%
	c. Pembiayaan Efektif	505.437.700.000	614.048.700.000	21,49%
IV	PIUTANG	273.789.571.333	340.231.386.159	24,27%
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	295.627.584.328	22,99%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	5.739.688.560	29,15%
	c. Mikro Tata Griya (MTG)	1.815.756.792	6.159.506.298	239,23%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.781.895.000	37,59%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	7.575.520.000	-15,37%
	f. Mikro Tata Air (MTA)	12.152.637.000	16.820.047.000	38,41%
	g. Qardul Hasan	61.812.000	561.406.129	808,25%
	h. Mikro Mitra Ternak (MMT)	-	225.000.000	-
	i. Karyawan	3.965.617.069	4.739.658.844	19,52%
	j. Talangan Umroh	-	1.080.000	-
V	SIMPANAN	136.627.025.266	203.293.889.387	48,79%
	a. Sukarela	86.178.631.950	119.518.727.332	38,69%
	b. Berjangka	45.547.020.000	75.844.000.000	66,52%
	c. Qurban	902.646.002	1.316.437.015	45,84%
	d. Sanitasi	560.091.848	642.940.765	14,79%
	e. Umroh	1.101.108.627	1.511.832.189	37,30%
	f. Haji	93.620.541	273.645.147	192,29%
	g. Sicerah	2.243.906.298	4.186.306.939	86,56%
VI	Pinjaman Pihak Ke 3	95.348.223.478	84.007.640.486	-11,89%
	a. Bank Umum	85.626.001.255	80.952.084.935	-5,46%
	b. UPDB	9.722.222.223	3.055.555.551	-68,57%
VII	JANGKAUAN PELAYANAN			
	b. Cabang Pembantu	5	5	0,00%
	c. Kelurahan Terlayani (Kelurahan)	37	41	10,81%
	d. Desa Terlayani (Desa)	55	61	10,91%
	e. Jumlah Rembug Pusat (RP)	482	532	10,37%
	f. Jumlah Anggota (Orang)	5.749	6.273	9,11%
	e. Jumlah Anggota (Orang)	130.581	144.545	10,69%
VIII	JUMLAH KARYAWAN	587	686	16,87%
IX	SHU SETELAH PAJAK	12.548.868.816	16.095.318.709	28,26%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/12/2018**

----- Laporan Bulan Desember 2018

NO	AKTIVA	DESEMBER 2017	DESEMBER 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	DESEMBER 2018	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	136.627.025.266	203.293.889.387	48,79%
	1.1.1. KAS	15.141.192.089	18.695.746.660	23,48%		2.1.1.1. Sukarela	86.178.631.950	119.518.727.332	38,69%
	1.1.2. BANK	73.505.442.915	86.694.450.322	17,94%		2.1.1.2. Berjangka	45.547.020.000	75.844.000.000	66,52%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	22.702.500.000	25.867.500.000	13,94%		2.1.1.3. Qurban	902.646.002	1.316.437.015	45,84%
	1.1.4. PIUTANG	273.789.571.333	340.231.386.159	24,27%		2.1.1.4. Sanitasi	560.091.848	642.940.765	14,79%
	1.1.4.1. Qord Wal Ijarah	248.772.784.112	306.078.093.732	23,04%		2.1.1.5. Umroh	1.101.108.627	1.511.832.189	37,30%
	1.1.4.2. Murabahah	22.920.359.472	30.529.146.298	33,20%		2.1.1.6. Haji	93.620.541	273.645.147	192,29%
	1.1.4.3. Ijarah	2.022.235.749	2.757.240.000	36,35%		2.1.1.7. Sicerah	2.243.906.298	4.186.306.939	86,56%
	1.1.4.4. Musyarakah	10.500.000	235.500.000	2142,86%					
	1.1.4.5. Mudharabah	-	70.000.000	100,00%		2.1.2. KEWAJIBAN BANK	49.827.523.434	48.481.610.842	-2,70%
	1.1.4.6. Qordul Hasan	63.692.000	561.406.129	781,44%		2.1.3. KEWAJIBAN UPDB	6.666.666.667	3.055.555.551	-54,17%
	1.1.5. PPAP	(1.291.052.841)	(1.018.198.626)	-21,13%		2.1.4. HUTANG PAJAK	1.109.911.791	1.175.817.277	5,94%
	1.1.6. PERLENGKAPAN	412.539.517	359.223.108	-12,92%		2.1.5. DANA INSENTIF	11.399.347	64.764.481	468,14%
	1.1.7. UANG MUKA	988.215.000	2.603.626.560	163,47%		2.1.6. DANA BANTUAN TEKNIS	104.067.609	16.013.293	-84,61%
	1.1.8. SEWA DIBAYAR DIMUKA	3.928.041.789	4.141.925.377	5,45%		JUMLAH KEWAJIBAN JANGKA PENDEK	194.346.594.114	256.087.650.830	31,77%
	1.1.9. ANTAR KANTOR AKTIVA	-	-	-		2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	35.798.477.821	32.470.474.093	-9,30%
	JUMLAH AKTIVA LANCAR	389.176.449.802	477.575.659.559	22,71%		2.2.2. KEWAJIBAN UPDB	3.055.555.556	-	-100,00%
			31.565.137.265			2.2.3. DANA KESEJAHTERAAN	3.176.469.218	1.813.986.971	-42,89%
			31.565.404.015			2.2.4. TITIPAN DANA KEBAIKIKAN	4.160.461.489	1.753.937.703	-57,84%
	1.2. AKTIVA TETAP:		(266.750)			2.2.5. DANA PEMBANGUNAN KOPERASI	8.338.102	37.276.330	347,06%
	1.2.1. TANAH	1.911.199.000	1.911.199.000	0,00%		2.2.6. DANA PENDIDIKAN	5.860.401	152.210.742	2497,28%
	1.2.2. GEDUNG KANTOR	15.120.022.750	15.139.357.750	0,13%		2.2.7. DANA SOSIAL	35.217.220	29.441.780	-16,40%
	1.2.3. KENDARAAN	3.400.575.000	7.294.600.000	114,51%		2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	154.656.850	-50,38%
	1.2.4. PERALATAN KANTOR	5.755.631.574	7.220.247.265	25,45%		2.2.9. KEWAJIBAN IMBALAN PASTI	-	1.366.712.220	100,00%
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		JUMLAH KEWAJIBAN JANGKA PANJANG	46.552.049.135	37.778.696.689	-18,85%
	1.2.6. AKUMULASI PENYUSUTAN	(7.215.791.415)	(9.930.010.743)	37,61%		2.3. TITIPAN			
						2.3.1. ZISWAF	1.114.898.802	2.268.486.556	103,47%
	JUMLAH AKTIVA TETAP	19.070.306.909	21.734.063.272	13,97%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	1.114.898.802	2.268.486.556	103,47%
	JUMLAH AKTIVA	408.246.756.711	499.309.722.831	22,31%		TOTAL KEWAJIBAN	242.013.542.051	296.134.834.076	22,36%
						EKUITAS :			
					III	3.1. SIMPANAN POKOK	1.305.810.000	1.445.450.000	10,69%
						3.2. SIMPANAN WAJIB	137.740.414.000	175.197.078.000	27,19%
						3.3. CADANGAN MODAL	14.536.621.844	10.335.542.047	-28,90%
						3.4. HIBAH	101.500.000	101.500.000	0,00%
						3.5. SHU SETELAH PAJAK	12.548.868.816	16.095.318.709	28,26%
						JUMLAH EKUITAS	166.233.214.660	203.174.888.756	22,22%
						JUMLAH PASIVA	408.246.756.711	499.309.722.831	22,31%