

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/11/2018**

-----Laporan Bulan November 2018

NO.	INDIKATOR	DESEMBER 2017	NOVEMBER 2018	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	153.582.845.844	190.129.359.607	23,80%
	a. Simpanan Pokok	1.305.810.000	1.429.650.000	9,48%
	b. Simpanan Wajib	137.740.414.000	171.653.314.000	24,62%
	c. Cadangan Modal	14.536.621.844	17.046.395.607	17,27%
II	JUMLAH ASSET	411.290.896.210	503.633.085.395	22,45%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	576.805.400.000	629.563.600.000	9,15%
	b. Akumulasi Penyaluran Pembiayaan	2.500.030.900.000	3.129.594.500.000	25,18%
	c. Pembiayaan Efektif	505.437.700.000	599.912.800.000	18,69%
IV	PIUTANG	273.789.571.333	341.026.553.538	24,56%
	a. Mikro Mitra Usaha (MMU)	240.376.385.157	298.224.113.328	24,07%
	b. Mikro Mitra Mandiri (MMM)	4.444.117.886	5.469.865.783	23,08%
	c. Mikro Tata Griya (MTG)	1.815.756.792	5.424.487.298	198,75%
	d. Mikro Tata Cendikia (MTC)	2.021.935.749	2.354.829.000	16,46%
	e. Mikro Tata Sanitasi (MTS)	8.951.309.680	7.745.263.000	-13,47%
	f. Mikro Tata Air (MTA)	12.152.637.000	16.357.687.000	34,60%
	g. Qardul Hasan	61.812.000	517.665.124	737,48%
	h. Mikro Mitra Ternak (MMT)	-	150.080.000	-
	i. Karyawan	3.965.617.069	4.780.763.005	20,56%
	j. Talangan Umroh	-	1.800.000	-
V	SIMPANAN	136.627.025.266	196.888.560.007	44,11%
	a. Sukarela	86.178.631.950	115.607.657.944	34,15%
	b. Berjangka	45.547.020.000	73.753.000.000	61,93%
	c. Qurban	902.646.002	1.231.375.655	36,42%
	d. Sanitasi	560.091.848	634.773.208	13,33%
	e. Umroh	1.101.108.627	1.387.901.030	26,05%
	f. Haji	93.620.541	252.342.174	169,54%
	g. Sicerah	2.243.906.298	4.021.509.996	79,22%
VI	Pinjaman Pihak Ke 3	95.348.223.478	88.841.053.031	-6,82%
	a. Bank Umum	85.626.001.255	85.229.941.924	-0,46%
	b. UPDB	9.722.222.223	3.611.111.107	-62,86%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	37	41	10,81%
	c. Kelurahan Terlayani (Kelurahan)	55	61	10,91%
	d. Desa Terlayani (Desa)	482	533	10,58%
	e. Jumlah Rembug Pusat (RP)	5.749	6.252	8,75%
	f. Jumlah Anggota (Orang)	130.581	142.965	9,48%
VIII	JUMLAH KARYAWAN	587	682	16,18%
IX	SHU SETELAH PAJAK	12.548.868.816	15.107.181.952	20,39%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
30/11/2018**

-----Laporan Bulan November 2018

NO	AKTIVA	DESEMBER 2017	NOVEMBER 2018	KENAIKAN (%)	NO	PASIVA	DESEMBER 2017	NOVEMBER 2018	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	136.627.025.266	196.888.560.007	44,11%
1.1.1.	KAS	15.141.192.089	16.918.288.412	11,74%	2.1.1.1.	Sukarela	86.178.631.950	115.607.657.944	34,15%
1.1.2.	BANK	73.505.442.915	86.465.132.367	17,63%	2.1.1.2.	Berjangka	45.547.020.000	73.753.000.000	61,93%
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	1.231.375.655	36,42%
1.1.4.	PIUTANG	273.789.571.333	341.026.553.538	24,56%	2.1.1.4.	Sanitasi	560.091.848	634.773.208	13,33%
1.1.4.1.	Qord Wal Ijarah	248.772.784.112	308.437.791.116	23,98%	2.1.1.5.	Umroh	1.101.108.627	1.387.901.030	26,05%
1.1.4.2.	Murabahah	22.920.359.472	29.505.210.298	28,73%	2.1.1.6.	Haji	93.620.541	252.342.174	169,54%
1.1.4.3.	Ijarah	2.022.235.749	2.335.387.000	15,49%	2.1.1.7.	Siceraah	2.243.906.298	4.021.509.996	79,22%
1.1.4.4.	Musyarakah	10.500.000	160.500.000	1428,57%					
1.1.4.5.	Mudharabah	-	70.000.000	100,00%	2.1.2.	KEWAJIBAN BANK	49.827.523.434	15.339.093.263	-69,22%
1.1.4.6.	Qordul Hasan	63.692.000	517.665.124	712,76%	2.1.3.	KEWAJIBAN UPDB	6.666.666.667	555.555.551	-91,67%
1.1.5.	PPAP	(1.291.052.841)	(925.282.382)	-28,33%	2.1.4.	HUTANG PAJAK	4.154.051.290	3.402.051.027	-18,10%
1.1.6.	PERLENGKAPAN	412.539.517	332.953.683	-19,29%	2.1.5.	DANA INSENTIF	11.399.347	64.764.481	468,14%
1.1.7.	UANG MUKA	988.215.000	4.210.135.310	326,03%	2.1.6.	DANA BANTUAN TEKNIS	104.067.609	20.513.293	-80,29%
1.1.8.	SEWA DIBAYAR DIMUKA	3.928.041.789	4.275.672.913	8,85%		JUMLAH KEWAJIBAN JANGKA PENDEK	197.390.733.613	216.270.537.622	9,56%
1.1.9.	PAJAK DIBAYAR DIMUKA	3.044.139.499	3.543.660.980	16,41%		2.2. KEWAJIBAN JANGKA PANJANG			
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	2.2.1.	KEWAJIBAN BANK	35.798.477.821	69.890.848.661	95,23%
	JUMLAH AKTIVA LANCAR	392.220.589.301	481.714.614.821	22,82%	2.2.2.	KEWAJIBAN UPDB	3.055.555.556	3.055.555.556	0,00%
					2.2.3.	DANA KESEJAHTERAAN	3.176.469.218	3.300.702.131	3,91%
					2.2.4.	TITIPAN DANA KEBAJIKAN	4.160.461.489	2.775.687.253	-33,28%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	8.338.102	44.676.330	435,81%
					2.2.6.	DANA PENDIDIKAN	5.860.401	152.210.742	2497,28%
					2.2.7.	DANA SOSIAL	35.217.220	78.879.778	123,98%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	311.669.328	164.658.850	-47,17%
						JUMLAH KEWAJIBAN JANGKA PANJANG	46.552.049.135	79.463.219.301	70,70%
						2.3. TITIPAN			
					2.3.1.	ZISWAF	1.114.898.802	2.561.286.913	129,73%
					2.3.2.	ANTAR KANTOR PASIVA	-	-	-
						JUMLAH TITIPAN	1.114.898.802	2.561.286.913	129,73%
						TOTAL KEWAJIBAN	245.057.681.550	298.295.043.836	21,72%
					III	EKUITAS :			
					3.1.	SIMPANAN POKOK	1.305.810.000	1.429.650.000	9,48%
					3.2.	SIMPANAN WAJIB	137.740.414.000	171.653.314.000	24,62%
					3.3.	CADANGAN MODAL	14.536.621.844	17.046.395.607	17,27%
					3.4.	HIBAH	101.500.000	101.500.000	0,00%
					3.5.	SHU SETELAH PAJAK	12.548.868.816	15.107.181.952	20,39%
						JUMLAH EKUITAS	166.233.214.660	205.338.041.559	23,52%
						JUMLAH PASIVA	411.290.896.210	503.633.085.395	22,45%
	JUMLAH AKTIVA	411.290.896.210	503.633.085.395	22,45%					