

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
30/04/2019**

----- Laporan Bulan April 2019

NO.	INDIKATOR	DESEMBER 2018	APRIL 2019	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	186.978.070.047	203.006.915.789	8,57%
	a. Simpanan Pokok	1.445.450.000	1.508.250.000	4,34%
	b. Simpanan Wajib	175.197.078.000	187.944.060.000	7,28%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
II	JUMLAH ASSET	499.309.722.831	522.638.680.747	4,67%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	305.206.400.000	-55,65%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.493.425.900.000	9,57%
	c. Pembiayaan Efektif	614.048.700.000	648.977.600.000	5,69%
IV	PIUTANG	340.231.386.159	401.193.339.624	17,92%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	351.579.058.328	18,93%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	7.918.695.530	37,96%
	c. Mikro Tata Griya (MTG)	6.159.506.298	9.087.420.297	47,53%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.474.174.000	24,89%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	6.573.699.000	-13,22%
	f. Mikro Tata Air (MTA)	16.820.047.000	15.119.095.000	-10,11%
	g. Gardul Hasan	561.406.129	552.585.330	-1,57%
	h. Mikro Mitra Temak (MMT)	225.000.000	554.000.000	146,22%
	i. Karyawan	4.739.658.844	6.331.252.139	33,58%
	j. Talangan Umroh	1.080.000	3.360.000	211,11%
V	SIMPANAN	203.293.889.387	211.962.918.917	4,26%
	a. Sukarela	119.518.727.332	126.412.096.712	5,77%
	b. Berjangka	75.844.000.000	76.907.800.000	1,40%
	c. Qurban	1.316.437.015	1.617.248.447	22,85%
	d. Sanitasi	642.940.765	671.784.762	4,49%
	e. Umroh	1.511.832.189	1.626.304.537	7,57%
	f. Haji	273.645.147	305.935.819	11,80%
	g. Sicerah	4.186.306.939	4.404.320.822	5,21%
	h. Siharta	-	15.872.818	-
	i. Sitasya	-	1.555.000	-
VI	Pinjaman Pihak Ke 3	84.007.640.486	85.013.908.886	1,20%
	a. Bank Umum	80.952.084.935	74.736.131.115	-7,68%
	b. UPDB	3.055.555.551	10.277.777.771	236,36%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	41	45	9,76%
	c. Kelurahan Terlayani (Kelurahan)	61	66	8,20%
	d. Desa Terlayani (Desa)	532	543	2,07%
	e. Jumlah Rembug Pusat (RP)	6.273	6.686	6,58%
	f. Jumlah Anggota (Orang)	144.545	150.825	4,34%
VIII	JUMLAH KARYAWAN	686	726	5,83%
IX	SHU SETELAH PAJAK	16.095.318.709	6.433.843.786	-60,03%

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NERACA
30/04/2019**

Laporan Bulan April 2019

NO	AKTIVA	DESEMBER 2018	APRIL 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	APRIL 2019	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	203.293.889.387	211.962.918.917	4,26%
	1.1.1. KAS	18.695.746.660	18.411.634.393	-1,52%		2.1.1.1. Sukarela	119.518.727.332	126.412.096.712	5,77%
	1.1.2. BANK	86.694.450.322	43.471.817.051	-49,86%		2.1.1.2. Berjangka	75.844.000.000	76.907.800.000	1,40%
	1.1.3. DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	28.117.500.000	8,70%		2.1.1.3. Qurban	1.316.437.015	1.617.248.447	22,85%
	1.1.4. PIUTANG	340.231.386.159	401.193.339.624	17,92%		2.1.1.4. Sanitasi	642.940.765	671.784.762	4,49%
	1.1.4.1. Qord Wal Ijarah	306.078.093.732	365.404.765.997	19,38%		2.1.1.5. Umroh	1.511.832.189	1.626.304.537	7,57%
	1.1.4.2. Murabahah	30.529.146.298	30.660.269.297	0,43%		2.1.1.6. Haji	273.645.147	305.935.819	11,80%
	1.1.4.3. Ijarah	2.757.240.000	3.441.219.000	24,81%		2.1.1.7. Sicerah	4.186.306.939	4.404.320.822	5,21%
	1.1.4.4. Musyarakah	235.500.000	564.500.000	139,70%		2.1.1.8. Siharta	-	15.872.818	-
	1.1.4.5. Mudharabah	70.000.000	70.000.000	100,00%		2.1.1.9. Sitasya	-	1.555.000	-
	1.1.4.6. Qordul Hasan	561.406.129	1.052.585.330	87,49%					
	1.1.5. PPAP	(1.018.198.626)	(763.091.290)	-25,05%		2.1.2. KEWAJIBAN BANK	48.481.610.842	32.901.828.586	-32,14%
	1.1.6. PERLENGKAPAN	359.223.108	254.045.063	-29,28%		2.1.3. KEWAJIBAN UPDB	3.055.555.551	4.444.444.438	45,45%
	1.1.7. UANG MUKA	2.603.626.560	6.285.413.608	141,41%		2.1.4. HUTANG PAJAK	1.175.817.277	1.289.191.663	9,64%
	1.1.8. SEWA DIBAYAR DIMUKA	4.141.925.377	4.198.047.802	1,35%		2.1.5. DANA INSENTIF	64.764.481	146.865.172	126,77%
	1.1.9. PAJAK DIBAYAR DIMUKA	-	-	-		2.1.6. DANA BANTUAN TEKNIS	16.013.293	24.013.293	49,96%
	1.1.10. ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	256.087.650.830	250.769.262.069	-2,08%
	JUMLAH AKTIVA LANCAR	477.575.659.559	501.168.706.251	4,94%		2.2. KEWAJIBAN JANGKA PANJANG			
						2.2.1. KEWAJIBAN BANK	32.470.474.093	41.834.302.529	28,84%
						2.2.2. KEWAJIBAN UPDB	-	5.833.333.333	-
						2.2.3. DANA KESEJAHTERAAN	1.813.986.971	2.906.425.400	60,22%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.753.937.703	3.483.696.478	98,62%
						2.2.5. DANA PEMBANGUNAN KOPERASI	37.276.330	365.805.699	881,34%
						2.2.6. DANA PENDIDIKAN	152.210.742	904.621.777	494,32%
						2.2.7. DANA SOSIAL	29.441.780	792.657.478	2592,29%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	106.156.529	-31,36%
						2.2.9. KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	37.778.696.689	57.593.711.443	52,45%
	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	2.268.486.556	4.733.447.660	108,66%
	1.2.2. GEDUNG KANTOR	15.139.357.750	15.143.457.750	0,03%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.3. KENDARAAN	7.294.600.000	7.334.042.000	0,54%		JUMLAH TITIPAN	2.268.486.556	4.733.447.660	108,66%
	1.2.4. PERALATAN KANTOR	7.220.247.265	7.887.101.458	9,24%					
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		TOTAL KEWAJIBAN	296.134.834.076	313.096.421.172	5,73%
	1.2.6. AKUMULASI PENYUSUTAN	(9.930.010.743)	(10.904.495.712)						
	JUMLAH AKTIVA TETAP	21.734.063.272	21.469.974.496	-1,22%		III EKUITAS :			
						3.1. SIMPANAN POKOK	1.445.450.000	1.508.250.000	4,34%
						3.2. SIMPANAN WAJIB	175.197.078.000	187.944.060.000	7,28%
						3.3. CADANGAN MODAL	10.335.542.047	13.554.605.789	31,15%
						3.4. HIBAH	101.500.000	101.500.000	0,00%
						3.5. SHU SETELAH PAJAK	16.095.318.709	6.433.843.786	-60,03%
						JUMLAH EKUITAS	203.174.888.756	209.542.259.575	3,13%
	JUMLAH AKTIVA	499.309.722.831	522.638.680.747	4,67%		JUMLAH PASIVA	499.309.722.831	522.638.680.747	4,67%