

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
31/12/2019**

----- Laporan Bulan Desember 2019

NO.	INDIKATOR	DESEMBER 2018	DESEMBER 2019	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	186.978.070.047	230.082.849.720	23,05%
	a. Simpanan Pokok	1.445.450.000	1.627.630.000	12,60%
	b. Simpanan Wajib	175.197.078.000	216.663.604.000	23,67%
	c. Cadangan Modal	10.335.542.047	11.791.615.720	14,09%
II	JUMLAH ASSET	499.309.722.831	603.455.385.655	20,86%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	839.985.400.000	22,06%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	4.028.204.900.000	26,35%
	c. Pembiayaan Efektif	614.048.700.000	752.987.200.000	22,63%
IV	PIUTANG	340.231.386.159	431.118.473.201	26,71%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	371.059.165.457	25,52%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	10.487.038.771	82,71%
	c. Mikro Tata Griya (MTG)	6.159.506.298	15.616.639.296	153,54%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	4.188.994.000	50,58%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	4.863.859.000	-35,80%
	f. Mikro Tata Air (MTA)	16.820.047.000	15.201.558.000	-9,62%
	g. Qardul Hasan	561.406.129	1.143.445.729	103,68%
	h. Mikro Mitra Ternak (MMT)	225.000.000	348.000.000	54,67%
	i. Karyawan	4.739.658.844	8.191.172.948	72,82%
	j. Talangan Umroh	1.080.000	18.600.000	1622,22%
V	SIMPANAN	203.293.889.387	253.473.120.243	24,68%
	a. Sukarela	119.518.727.332	133.962.943.205	12,09%
	b. Berjangka	75.844.000.000	110.105.100.000	45,17%
	c. Qurban	1.316.437.015	1.472.804.203	11,88%
	d. Sanitasi	642.940.765	571.019.077	-11,19%
	e. Umroh	1.511.832.189	1.602.217.574	5,98%
	f. Haji	273.645.147	393.849.640	43,93%
	g. Sicerah	4.186.306.939	4.771.867.203	13,99%
	h. Siharta	-	327.380.675	-
	i. Sitasya	-	265.938.666	-
VI	Pinjaman Pihak Ke 3	84.007.640.486	86.711.726.205	3,22%
	a. Bank Umum	80.952.084.935	71.433.948.427	-11,76%
	b. UPDB	3.055.555.551	15.277.777.778	400,00%
VII	JANGKAUAN PELAYANAN			
	a. Cabang	5	5	0,00%
	b. Cabang Pembantu	41	45	9,76%
	c. Kelurahan Terlayani (Kelurahan)	61	63	3,28%
	d. Desa Terlayani (Desa)	532	625	17,48%
	e. Jumlah Rembug Pusat (RP)	6.273	7.120	13,50%
	f. Jumlah Anggota (Orang)	144.545	162.763	12,60%
VIII	JUMLAH KARYAWAN	686	761	10,93%
IX	SHU SETELAH PAJAK	16.095.318.709	17.201.748.227	6,87%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
31/12/2019**

----- Laporan Bulan Desember 2019

NO	AKTIVA	DESEMBER 2018	DESEMBER 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	DESEMBER 2019	KENAIKAN (%)
I AKTIVA					II KEWAJIBAN				
1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
					2.1.1 SIMPANAN ANGGOTA:				
					203.293.889.387				
1.1.1.	KAS	18.695.746.660	21.343.923.755	14,16%	2.1.1.1.	Sukarela	119.518.727.332	133.962.943.205	12,09%
1.1.2.	BANK	86.694.450.322	81.630.372.209	-5,84%	2.1.1.2.	Berjangka	75.844.000.000	110.105.100.000	45,17%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	31.367.500.000	21,26%	2.1.1.3.	Qurban	1.316.437.015	1.472.804.203	11,88%
1.1.4.	PIUTANG	340.231.386.159	431.118.473.201	26,71%	2.1.1.4.	Sanitasi	642.940.765	571.019.077	-11,19%
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	388.931.689.034	27,07%	2.1.1.5.	Umroh	1.511.832.189	1.602.217.574	5,98%
1.1.4.2.	Murabahah	30.529.146.298	36.437.244.438	19,35%	2.1.1.6.	Haji	273.645.147	393.849.640	43,93%
1.1.4.3.	Ijarah	2.757.240.000	4.207.594.000	52,60%	2.1.1.7.	Sicerah	4.186.306.939	4.771.867.203	13,99%
1.1.4.4.	Musyarakah	235.500.000	358.500.000	52,23%	2.1.1.8.	Siharta	-	327.380.675	-
1.1.4.5.	Mudharabah	70.000.000	40.000.000	-42,86%	2.1.1.9.	Sitasya	-	265.938.666	-
1.1.4.6.	Qordul Hasan	561.406.129	1.143.445.729	103,68%	2.1.2. KEWAJIBAN BANK				
1.1.5.	PPAP	(1.018.198.626)	(1.509.619.636)	48,26%	48.481.610.842				
1.1.6.	PERLENGKAPAN	359.223.108	237.835.749	-33,79%	2.1.3. KEWAJIBAN UPDB				
1.1.7.	UANG MUKA	2.603.626.560	3.438.704.673	32,07%	3.055.555.551				
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	3.650.385.376	-11,87%	2.1.4. HUTANG PAJAK				
1.1.9.	PAJAK DIBAYAR DIMUKA	-	-	-	1.175.817.277				
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	2.1.5. DANA INSENTIF				
					16.013.293				
					2.1.6. DANA BANTUAN TEKNIS				
					4.202.893				
					JUMLAH KEWAJIBAN JANGKA PENDEK				
					256.087.650.830				
					303.702.490.097				
					18,59%				
JUMLAH AKTIVA LANCAR					2.2. KEWAJIBAN JANGKA PANJANG				
477.575.659.559					2.2.1. KEWAJIBAN BANK				
571.277.575.327					32.470.474.093				
19,62%					31.228.757.050				
					2.2.2. KEWAJIBAN UPDB				
					-				
					8.611.111.111				
					-				
					2.2.3. DANA KESEJAHTERAAN				
					1.813.986.971				
					344.295.435				
					-81,02%				
					2.2.4. TITIPAN DANA KEBAJIKAN				
					1.753.937.703				
					63.563.748				
					-96,38%				
					2.2.5. DANA PEMBANGUNAN KOPERASI				
					37.276.330				
					12.997.318				
					-65,13%				
					2.2.6. DANA PENDIDIKAN				
					152.210.742				
					451.944.277				
					196,92%				
					2.2.7. DANA SOSIAL				
					29.441.780				
					74.659.561				
					153,58%				
					2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN				
					154.656.850				
					41.479.327				
					-73,18%				
					2.2.9. KEWAJIBAN IMBALAN PASTI				
					1.366.712.220				
					2.604.818.163				
					90,59%				
					JUMLAH KEWAJIBAN JANGKA PANJANG				
					37.778.696.689				
					43.433.625.990				
					14,97%				
1.2. AKTIVA TETAP:					2.3. TITIPAN				
					2.3.1. ZISWAF				
1.2.1.	TANAH	1.911.199.000	11.275.951.500	489,99%	2.268.486.556				
1.2.2.	GEDUNG KANTOR	15.139.357.750	17.709.874.150	16,98%	8.933.171.621				
1.2.3.	KENDARAAN	7.294.600.000	7.406.975.000	1,54%	-				
1.2.4.	PERALATAN KANTOR	7.220.247.265	7.990.361.647	10,67%	-				
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%	JUMLAH TITIPAN				
1.2.6.	AKUMULASI PENYUSUTAN	(9.930.010.743)	(12.304.021.969)	23,91%	2.268.486.556				
					8.933.171.621				
					293,79%				
					JUMLAH AKTIVA TETAP				
					21.734.063.272				
					32.177.810.328				
					48,05%				
JUMLAH AKTIVA					III EKUITAS :				
499.309.722.831					3.1. SIMPANAN POKOK				
603.455.385.655					1.445.450.000				
20,86%					1.627.630.000				
					12,60%				
					3.2. SIMPANAN WAJIB				
					175.197.078.000				
					216.663.604.000				
					23,67%				
					3.3. CADANGAN MODAL				
					10.335.542.047				
					11.791.615.720				
					14,09%				
					3.4. HIBAH				
					101.500.000				
					101.500.000				
					0,00%				
					3.5. SHU SETELAH PAJAK				
					16.095.318.709				
					17.201.748.227				
					6,87%				
					JUMLAH EKUITAS				
					203.174.888.756				
					247.386.097.947				
					21,76%				
JUMLAH PASIVA					JUMLAH PASIVA				
499.309.722.831					499.309.722.831				
603.455.385.655					603.455.385.655				
20,86%					20,86%				