

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
28/06/2019**

----- Laporan Bulan Juni 2019

NO.	INDIKATOR	DESEMBER 2018	JUNI 2019	KENAIKAN (%)
1	2	3	4	5
	<b>I PERMODALAN</b>	<b>186.978.070.047</b>	<b>208.436.433.789</b>	<b>11,48%</b>
	a. Simpanan Pokok	1.445.450.000	1.516.540.000	4,92%
	b. Simpanan Wajib	175.197.078.000	193.365.288.000	10,37%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
	<b>II JUMLAH ASSET</b>	<b>499.309.722.831</b>	<b>503.425.533.835</b>	<b>0,82%</b>
	<b>III PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	403.904.700.000	-41,31%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.592.124.200.000	12,67%
	c. Pembiayaan Efektif	614.048.700.000	673.640.400.000	9,70%
	<b>IV PIUTANG</b>	<b>340.231.386.159</b>	<b>395.488.946.693</b>	<b>16,24%</b>
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	344.942.304.328	16,68%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	8.191.273.513	42,71%
	c. Mikro Tata Griya (MTG)	6.159.506.298	9.189.040.963	49,18%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.279.089.000	17,87%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	6.215.447.000	-17,95%
	f. Mikro Tata Air (MTA)	16.820.047.000	14.569.326.000	-13,38%
	g. Qardul Hasan	561.406.129	523.037.129	-6,83%
	h. Mikro Mitra Temak (MMT)	225.000.000	592.750.000	163,44%
	i. Karyawan	4.739.658.844	7.986.678.760	68,51%
	j. Talangan Umroh	1.080.000	-	-100,00%
	<b>V SIMPANAN</b>	<b>203.293.889.387</b>	<b>185.809.808.456</b>	<b>-8,60%</b>
	a. Sukarela	119.518.727.332	98.121.966.180	-17,90%
	b. Berjangka	75.844.000.000	79.951.000.000	5,42%
	c. Qurban	1.316.437.015	1.687.851.265	28,21%
	d. Sanitasi	642.940.765	641.267.074	-0,26%
	e. Umroh	1.511.832.189	1.425.176.698	-5,73%
	f. Haji	273.645.147	324.933.356	18,74%
	g. Sicerah	4.186.306.939	3.621.760.802	-13,49%
	h. Siharta	-	30.107.114	-
	i. Sitasya	-	5.745.967	-
	<b>VI Pinjaman Pihak Ke 3</b>	<b>84.007.640.486</b>	<b>92.230.450.984</b>	<b>9,79%</b>
	a. Bank Umum	80.952.084.935	73.341.562.103	-9,40%
	b. UPDB	3.055.555.551	18.888.888.881	518,18%
	<b>VII JANGKAUAN PELAYANAN</b>			
	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	575	8,08%
	e. Jumlah Rembug Pusat (RP)	6.273	6.756	7,70%
	f. Jumlah Anggota (Orang)	144.545	151.654	4,92%
	<b>VIII JUMLAH KARYAWAN</b>	<b>686</b>	<b>726</b>	<b>5,83%</b>
	<b>IX SHU SETELAH PAJAK</b>	<b>16.095.318.709</b>	<b>541.260.303</b>	<b>-96,64%</b>

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NERACA  
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-----Laporan Bulan Juni 2019

NO	AKTIVA	DESEMBER 2018	JUNI 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	JUNI 2019	KENAIKAN (%)
<b>I</b>	<b>AKTIVA</b>				<b>II</b>	<b>KEWAJIBAN</b>			
	<b>1.1. AKTIVA LANCAR:</b>					<b>2.1. KEWAJIBAN JANGKA PENDEK</b>			
						<b>2.1.1 SIMPANAN ANGGOTA:</b>	<b>203.293.889.387</b>	<b>185.809.808.456</b>	<b>-8,60%</b>
	1.1.1. KAS	18.695.746.660	19.601.205.159	4,84%		2.1.1.1. Sukarela	119.518.727.332	98.121.966.180	-17,90%
	1.1.2. BANK	86.694.450.322	27.171.747.527	-68,66%		2.1.1.2. Berjangka	75.844.000.000	79.951.000.000	5,42%
	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	1.687.851.265	28,21%
	1.1.4. PIUTANG	<b>340.231.386.159</b>	<b>395.488.946.693</b>	<b>16,24%</b>		2.1.1.4. Sanitasi	642.940.765	641.267.074	-0,26%
	1.1.4.1. Qord Wal Ijarah	306.078.093.732	359.310.138.601	17,39%		2.1.1.5. Umroh	1.511.832.189	1.425.176.698	-5,73%
	1.1.4.2. Murabahah	30.529.146.298	31.217.954.963	2,26%		2.1.1.6. Haji	273.645.147	324.933.356	18,74%
	1.1.4.3. Ijarah	2.757.240.000	3.264.566.000	18,40%		2.1.1.7. Sicerah	4.186.306.939	3.621.760.802	-13,49%
	1.1.4.4. Musyarakah	235.500.000	603.250.000	156,16%		2.1.1.8. Siharta	-	30.107.114	-
	1.1.4.5. Mudharabah	70.000.000	570.000.000	100,00%		2.1.1.9. Sitasya	-	5.745.967	-
	1.1.4.6. Qordul Hasan	561.406.129	523.037.129	-6,83%					
	1.1.5. PPAP	(1.018.198.626)	(642.945.579)	-36,85%		<b>2.1.2. KEWAJIBAN BANK</b>	48.481.610.842	24.733.809.995	<b>-48,98%</b>
	1.1.6. PERLENGKAPAN	359.223.108	268.266.463	-25,32%		<b>2.1.3. KEWAJIBAN UPDB</b>	3.055.555.551	4.999.999.992	63,64%
	1.1.7. UANG MUKA	2.603.626.560	3.993.117.865	53,37%		<b>2.1.4. HUTANG PAJAK</b>	1.175.817.277	1.718.440.262	46,15%
	1.1.8. SEWA DIBAYAR DIMUKA	4.141.925.377	3.959.777.489	-4,40%		<b>2.1.5. DANA INSENTIF</b>	64.764.481	146.865.173	126,77%
	1.1.9. PAJAK DIBAYAR DIMUKA	-	-	-		<b>2.1.6. DANA BANTUAN TEKNIS</b>	16.013.293	24.013.293	49,96%
	1.1.10. ANTAR KANTOR AKTIVA	-	-	-		<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>	<b>256.087.650.830</b>	<b>217.432.937.172</b>	<b>-15,09%</b>
	<b>JUMLAH AKTIVA LANCAR</b>	<b>477.575.659.559</b>	<b>477.957.615.617</b>	<b>0,08%</b>		<b>2.2. KEWAJIBAN JANGKA PANJANG</b>			
						2.2.1. KEWAJIBAN BANK	32.470.474.093	48.607.752.108	49,70%
						2.2.2. KEWAJIBAN UPDB	-	13.888.888.889	-
						2.2.3. DANA KESEJAHTERAAN	1.813.986.971	2.857.683.070	57,54%
						2.2.4. TITIPAN DANA KEBAJIKAN	1.753.937.703	2.305.748.048	31,46%
						2.2.5. DANA PEMBANGUNAN KOPERASI	37.276.330	360.130.299	866,11%
						2.2.6. DANA PENDIDIKAN	152.210.742	903.121.777	493,34%
						2.2.7. DANA SOSIAL	29.441.780	714.990.916	2328,49%
						2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	127.132.529	-17,80%
						2.2.9. KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>	<b>37.778.696.689</b>	<b>71.132.159.855</b>	<b>88,29%</b>
	<b>1.2. AKTIVA TETAP:</b>					<b>2.3. TITIPAN</b>			
	1.2.1. TANAH	1.911.199.000	6.235.214.000	226,25%		2.3.1. ZISWAF	2.268.486.556	5.781.242.717	154,85%
	1.2.2. GEDUNG KANTOR	15.139.357.750	15.150.287.750	0,07%		2.3.2. ANTAR KANTOR PASIVA	-	-	-
	1.2.3. KENDARAAN	7.294.600.000	7.334.042.000	0,54%		<b>JUMLAH TITIPAN</b>	<b>2.268.486.556</b>	<b>5.781.242.717</b>	<b>154,85%</b>
	1.2.4. PERALATAN KANTOR	7.220.247.265	8.012.727.615	10,98%		<b>TOTAL KEWAJIBAN</b>	<b>296.134.834.076</b>	<b>294.346.339.744</b>	<b>-0,60%</b>
	1.2.5. AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%					
	1.2.6. AKUMULASI PENYUSUTAN	(9.930.010.743)	(11.363.023.147)	14,43%	<b>III</b>	<b>EKUITAS :</b>			
	<b>JUMLAH AKTIVA TETAP</b>	<b>21.734.063.272</b>	<b>25.467.918.218</b>	<b>17,18%</b>		3.1. SIMPANAN POKOK	1.445.450.000	1.516.540.000	4,92%
						3.2. SIMPANAN WAJIB	175.197.078.000	193.365.288.000	10,37%
						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	541.260.303	-96,64%
						<b>JUMLAH EKUITAS</b>	<b>203.174.888.756</b>	<b>209.079.194.092</b>	<b>2,91%</b>
	<b>JUMLAH AKTIVA</b>	<b>499.309.722.831</b>	<b>503.425.533.835</b>	<b>0,82%</b>		<b>JUMLAH PASIVA</b>	<b>499.309.722.831</b>	<b>503.425.533.835</b>	<b>0,82%</b>