

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
29/03/2019**

----- Laporan Bulan Maret 2019

NO.	INDIKATOR	DESEMBER 2018	MARET 2019	KENAIKAN (%)
1	2	3	4	5
I	PERMODALAN	186.978.070.047	199.184.080.789	6,53%
	a. Simpanan Pokok	1.445.450.000	1.497.060.000	3,57%
	b. Simpanan Wajib	175.197.078.000	184.132.415.000	5,10%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
II	JUMLAH ASSET	499.309.722.831	527.445.393.787	5,63%
III	PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	201.764.800.000	-70,68%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.389.984.300.000	6,33%
	c. Pembiayaan Efektif	614.048.700.000	631.885.400.000	2,90%
IV	PIUTANG	340.231.386.159	363.270.145.885	6,77%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	316.676.848.328	7,12%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	6.755.793.535	17,70%
	c. Mikro Tata Griya (MTG)	6.159.506.298	7.930.154.964	28,75%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.354.833.000	20,60%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	6.777.524.000	-10,53%
	f. Mikro Tata Air (MTA)	16.820.047.000	15.655.251.000	-6,93%
	g. Qardul Hasan	561.406.129	552.089.129	-1,66%
	h. Mikro Mitra Ternak (MMT)	225.000.000	458.000.000	103,56%
	i. Karyawan	4.739.658.844	5.105.651.929	7,72%
	j. Talangan Umroh	1.080.000	4.000.000	270,37%
V	SIMPANAN	203.293.889.387	218.362.285.405	7,41%
	a. Sukarela	119.518.727.332	133.089.830.028	11,35%
	b. Berjangka	75.844.000.000	76.629.800.000	1,04%
	c. Qurban	1.316.437.015	1.546.734.118	17,49%
	d. Sanitasi	642.940.765	661.503.414	2,89%
	e. Umroh	1.511.832.189	1.587.147.865	4,98%
	f. Haji	273.645.147	306.838.853	12,13%
	g. Sicerah	4.186.306.939	4.526.499.738	8,13%
	h. Siharta	-	12.586.389	-
	i. Sitasya	-	1.345.000	-
VI	Pinjaman Pihak Ke 3	84.007.640.486	91.327.872.548	8,71%
	a. Bank Umum	80.952.084.935	80.216.761.443	-0,91%
	b. UPDB	3.055.555.551	11.111.111.105	263,64%
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	571	7,33%
	e. Jumlah Rembug Pusat (RP)	6.273	6.682	6,52%
	f. Jumlah Anggota (Orang)	144.545	149.706	3,57%
VIII	JUMLAH KARYAWAN	686	719	4,81%
IX	SHU SETELAH PAJAK	16.095.318.709	3.942.653.971	-75,50%

**KOPERASI SYARIAH
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NERACA
29/03/2019**

Laporan Bulan Maret 2019

NO	AKTIVA	DESEMBER 2018	MARET 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	MARET 2019	KENAIKAN (%)	
I	AKTIVA				II	KEWAJIBAN				
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK				
						2.1.1 SIMPANAN ANGGOTA:	203.293.889.387	218.362.285.405	7,41%	
1.1.1.	KAS	18.695.746.660	17.405.488.074	-6,90%	2.1.1.1.	Sukarela	119.518.727.332	133.089.830.028	11,35%	
1.1.2.	BANK	86.694.450.322	88.290.475.494	1,84%	2.1.1.2.	Berjangka	75.844.000.000	76.629.800.000	1,04%	
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	1.546.734.118	17,49%	
1.1.4.	PIUTANG	340.231.386.159	363.270.145.885	6,77%	2.1.1.4.	Sanitasi	642.940.765	661.503.414	2,89%	
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	328.514.777.792	7,33%	2.1.1.5.	Umroh	1.511.832.189	1.587.147.865	4,98%	
1.1.4.2.	Murabahah	30.529.146.298	30.334.838.964	-0,64%	2.1.1.6.	Haji	273.645.147	306.838.853	12,13%	
1.1.4.3.	Ijarah	2.757.240.000	3.329.940.000	20,77%	2.1.1.7.	Sicerah	4.186.306.939	4.526.499.738	8,13%	
1.1.4.4.	Musarakah	235.500.000	468.500.000	98,94%	2.1.1.8.	Siharta	-	12.586.389	-	
1.1.4.5.	Mudharabah	70.000.000	70.000.000	100,00%	2.1.1.9.	Sitasya	-	1.345.000	-	
1.1.4.6.	Qordul Hasan	561.406.129	552.089.129	-1,66%						
1.1.5.	PPAP	(1.018.198.626)	(842.168.950)	-17,29%	2.1.2.	KEWAJIBAN BANK	48.481.610.842	38.088.365.364	-21,44%	
1.1.6.	PERLENGKAPAN	359.223.108	312.554.163	-12,99%	2.1.3.	KEWAJIBAN UPDB	3.055.555.551	5.277.777.772	72,73%	
1.1.7.	UANG MUKA	2.603.626.560	5.033.090.792	93,31%	2.1.4.	HUTANG PAJAK	1.175.817.277	1.100.361.267	-6,42%	
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	4.218.098.895	1,84%	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	262.999.668.273	2,70%	
	JUMLAH AKTIVA LANCAR	477.575.659.559	505.805.184.353	5,91%		2.2. KEWAJIBAN JANGKA PANJANG				
						2.2.1.	KEWAJIBAN BANK	32.470.474.093	42.128.396.079	29,74%
						2.2.2.	KEWAJIBAN UPDB	-	5.833.333.333	-
						2.2.3.	DANA KESEJAHTERAAN	1.813.986.971	2.908.180.500	60,32%
						2.2.4.	TITIPAN DANA KEBAJIKAN	1.753.937.703	2.970.372.978	69,35%
						2.2.5.	DANA PEMBANGUNAN KOPERASI	37.276.330	377.658.199	913,13%
						2.2.6.	DANA PENDIDIKAN	152.210.742	907.221.777	496,03%
						2.2.7.	DANA SOSIAL	29.441.780	830.146.355	2719,62%
						2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	20.804.425	-86,55%
						2.2.9.	KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	37.778.696.689	57.342.825.866	51,79%	
	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	3.874.664.887	70,80%	
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	3.874.664.887	70,80%	
1.2.4.	PERALATAN KANTOR	7.220.247.265	7.831.814.358	8,47%						
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%		TOTAL KEWAJIBAN	296.134.834.076	324.217.159.026	9,48%	
1.2.6.	AKUMULASI PENYUSUTAN	(9.930.010.743)	(10.678.973.674)		III	EKUITAS :				
					3.1.	SIMPANAN POKOK	1.445.450.000	1.497.060.000	3,57%	
	JUMLAH AKTIVA TETAP	21.734.063.272	21.640.209.434	-0,43%	3.2.	SIMPANAN WAJIB	175.197.078.000	184.132.415.000	5,10%	
					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	3.942.653.971	-75,50%	
						JUMLAH EKUITAS	203.174.888.756	203.228.234.760	0,03%	
	JUMLAH AKTIVA	499.309.722.831	527.445.393.787	5,63%		JUMLAH PASIVA	499.309.722.831	527.445.393.787	5,63%	