

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
PERKEMBANGAN KINERJA
29/11/2019**

----- Laporan Bulan November 2019

NO.	INDIKATOR	DESEMBER 2018	NOVEMBER 2019	KENAIKAN (%)
1	2	3	4	5
	I PERMODALAN	186.978.070.047	227.898.054.789	21,88%
	a. Simpanan Pokok	1.445.450.000	1.619.800.000	12,06%
	b. Simpanan Wajib	175.197.078.000	212.723.649.000	21,42%
	c. Cadangan Modal	10.335.542.047	13.554.605.789	31,15%
	II JUMLAH ASSET	499.309.722.831	598.259.484.873	19,82%
	III PEMBIAYAAN			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	768.911.300.000	11,73%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.957.130.800.000	24,12%
	c. Pembiayaan Efektif	614.048.700.000	739.154.400.000	20,37%
	IV PIUTANG	340.231.386.159	430.300.789.624	26,47%
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	372.978.966.409	26,17%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	9.969.698.000	73,70%
	c. Mikro Tata Griya (MTG)	6.159.506.298	13.769.804.296	123,55%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	4.203.938.000	51,12%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	4.994.337.000	-34,07%
	f. Mikro Tata Air (MTA)	16.820.047.000	14.909.987.000	-11,36%
	g. Qardul Hasan	561.406.129	576.047.829	2,61%
	h. Mikro Mitra Ternak (MMT)	225.000.000	322.250.000	43,22%
	i. Karyawan	4.739.658.844	8.553.661.090	80,47%
	j. Talangan Umroh	1.080.000	22.100.000	1946,30%
	V SIMPANAN	203.293.889.387	248.051.400.312	22,02%
	a. Sukarela	119.518.727.332	129.885.169.502	8,67%
	b. Berjangka	75.844.000.000	109.008.800.000	43,73%
	c. Qurban	1.316.437.015	1.369.181.114	4,01%
	d. Sanitasi	642.940.765	571.229.663	-11,15%
	e. Umroh	1.511.832.189	1.670.531.806	10,50%
	f. Haji	273.645.147	378.924.563	38,47%
	g. Sicerah	4.186.306.939	4.657.559.623	11,26%
	h. Siharta	-	307.801.549	-
	i. Sitasya	-	202.202.492	-
	VI Pinjaman Pihak Ke 3	84.007.640.486	91.702.782.349	9,16%
	a. Bank Umum	80.952.084.935	75.869.449.029	-6,28%
	b. UPDB	3.055.555.551	15.833.333.320	418,18%
	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	7.116	13,44%
	f. Jumlah Anggota (Orang)	144.545	161.980	12,06%
	VIII JUMLAH KARYAWAN	686	742	8,16%
	IX SHU SETELAH PAJAK	16.095.318.709	15.506.960.562	-3,66%

**KOPERASI SYARIAH
BENTENG MIKRO INDONESIA
NERACA
29/11/2019**

----- Laporan Bulan November 2019

NO	AKTIVA	DESEMBER 2018	NOVEMBER 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	NOVEMBER 2019	KENAIKAN (%)
I	AKTIVA				II	KEWAJIBAN			
	1.1. AKTIVA LANCAR:					2.1. KEWAJIBAN JANGKA PENDEK			
						2.1.1 SIMPANAN ANGGOTA:	203.293.889.387	248.051.400.312	22,02%
1.1.1.	KAS	18.695.746.660	18.608.965.986	-0,46%	2.1.1.1.	Sukarela	119.518.727.332	129.885.169.502	8,67%
1.1.2.	BANK	86.694.450.322	78.632.113.685	-9,30%	2.1.1.2.	Berjangka	75.844.000.000	109.008.800.000	43,73%
1.1.3.	DEPOSITO DAN SETARA DEPOSITO	25.867.500.000	29.867.500.000	15,46%	2.1.1.3.	Qurban	1.316.437.015	1.369.181.114	4,01%
1.1.4.	PIUTANG	340.231.386.159	430.300.789.624	26,47%	2.1.1.4.	Sanitasi	642.940.765	571.229.663	-11,15%
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	383.733.968.817	25,37%	2.1.1.5.	Umroh	1.511.832.189	1.670.531.806	10,50%
1.1.4.2.	Murabahah	30.529.146.298	34.216.633.238	12,08%	2.1.1.6.	Haji	273.645.147	378.924.563	38,47%
1.1.4.3.	Ijarah	2.757.240.000	4.176.517.000	51,47%	2.1.1.7.	Sicerah	4.186.306.939	4.657.559.623	11,26%
1.1.4.4.	Musarakah	235.500.000	332.750.000	41,30%	2.1.1.8.	Siharta	-	307.801.549	-
1.1.4.5.	Mudharabah	70.000.000	40.000.000	-42,86%	2.1.1.9.	Sitasya	-	202.202.492	-
1.1.4.6.	Qordul Hasan	561.406.129	7.800.920.569	1289,53%					
1.1.5.	PPAP	(1.018.198.626)	(239.707.474)	-76,46%	2.1.2.	KEWAJIBAN BANK	48.481.610.842	3.744.678.136	-92,28%
1.1.6.	PERLENGKAPAN	359.223.108	255.910.374	-28,76%	2.1.3.	KEWAJIBAN UPDB	3.055.555.551	1.944.444.431	-36,36%
1.1.7.	UANG MUKA	2.603.626.560	5.570.273.065	113,94%	2.1.4.	HUTANG PAJAK	1.175.817.277	335.363.061	-71,48%
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	3.597.846.190	-13,14%	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	4.202.893	-73,75%
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-		JUMLAH KEWAJIBAN JANGKA PENDEK	256.087.650.830	254.226.954.005	-0,73%
	JUMLAH AKTIVA LANCAR	477.575.659.559	566.593.691.450	18,64%		2.2. KEWAJIBAN JANGKA PANJANG			
					2.2.1.	KEWAJIBAN BANK	32.470.474.093	72.124.770.893	122,12%
					2.2.2.	KEWAJIBAN UPDB	-	13.888.888.889	-
					2.2.3.	DANA KESEJAHTERAAN	1.813.986.971	2.676.088.378	47,53%
					2.2.4.	TITIPAN DANA KEBAJIKAN	1.753.937.703	911.943.550	-48,01%
					2.2.5.	DANA PEMBANGUNAN KOPERASI	37.276.330	3.941.318	-89,43%
					2.2.6.	DANA PENDIDIKAN	152.210.742	496.444.277	226,16%
					2.2.7.	DANA SOSIAL	29.441.780	203.038.498	589,63%
					2.2.8.	SETORAN PERLINDUNGAN PEMBIAYAAN	154.656.850	202.793.236	31,12%
					2.2.9.	KEWAJIBAN IMBALAN PASTI	1.366.712.220	1.366.712.220	0,00%
						JUMLAH KEWAJIBAN JANGKA PANJANG	37.778.696.689	91.874.621.259	143,19%
	1.2. AKTIVA TETAP:					2.3. TITIPAN			
1.2.1.	TANAH	1.911.199.000	10.621.791.500	455,77%	2.3.1.	ZISWAF	2.268.486.556	8.651.394.258	281,37%
1.2.2.	GEDUNG KANTOR	15.139.357.750	17.669.455.750	16,71%	2.3.2.	ANTAR KANTOR PASIVA	-	-	-
1.2.3.	KENDARAAN	7.294.600.000	7.406.975.000	1,54%		JUMLAH TITIPAN	2.268.486.556	8.651.394.258	281,37%
1.2.4.	PERALATAN KANTOR	7.220.247.265	8.378.185.015	16,04%		TOTAL KEWAJIBAN	296.134.834.076	354.752.969.522	19,79%
1.2.5.	AKTIVA TIDAK BERWUJUD	98.670.000	98.670.000	0,00%					
1.2.6.	AKUMULASI PENYUSUTAN	(9.930.010.743)	(12.509.283.842)	25,97%	III	EKUITAS :			
	JUMLAH AKTIVA TETAP	21.734.063.272	31.665.793.423	45,70%	3.1.	SIMPANAN POKOK	1.445.450.000	1.619.800.000	12,06%
					3.2.	SIMPANAN WAJIB	175.197.078.000	212.723.649.000	21,42%
					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	15.506.960.562	-3,66%
						JUMLAH EKUITAS	203.174.888.756	243.506.515.351	19,85%
	JUMLAH AKTIVA	499.309.722.831	598.259.484.873	19,82%		JUMLAH PASIVA	499.309.722.831	598.259.484.873	19,82%