

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
PERKEMBANGAN KINERJA  
31/10/2019**

----- Laporan Bulan Oktober 2019

NO.	INDIKATOR	DESEMBER 2018	OKTOBER 2019	KENAIKAN (%)
1	2	3	4	5
	<b>I PERMODALAN</b>	<b>186.978.070.047</b>	<b>224.178.351.789</b>	<b>19,90%</b>
	a. Simpanan Pokok	1.445.450.000	1.605.530.000	11,07%
	b. Simpanan Wajib	175.197.078.000	209.018.216.000	19,30%
	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>591.415.258.491</b>	<b>18,45%</b>
	<b>III PEMBIAYAAN</b>			
	a. Akumulasi Penyaluran Pembiayaan Berjalan	688.188.600.000	701.662.900.000	1,96%
	b. Akumulasi Penyaluran Pembiayaan	3.188.219.500.000	3.889.882.400.000	22,01%
	c. Pembiayaan Efektif	614.048.700.000	726.879.500.000	18,37%
	<b>IV PIUTANG</b>	<b>340.231.386.159</b>	<b>424.858.422.049</b>	<b>24,87%</b>
	a. Mikro Mitra Usaha (MMU)	295.627.584.328	362.269.973.000	22,54%
	b. Mikro Mitra Mandiri (MMM)	5.739.688.560	16.101.414.384	180,53%
	c. Mikro Tata Griya (MTG)	6.159.506.298	12.779.913.296	107,48%
	d. Mikro Tata Cendikia (MTC)	2.781.895.000	3.913.598.000	40,68%
	e. Mikro Tata Sanitasi (MTS)	7.575.520.000	5.117.616.000	-32,45%
	f. Mikro Tata Air (MTA)	16.820.047.000	14.571.905.000	-13,37%
	g. Qardul Hasan	561.406.129	1.152.850.729	105,35%
	h. Mikro Mitra Ternak (MMT)	225.000.000	324.915.000	44,41%
	i. Karyawan	4.739.658.844	8.600.700.640	81,46%
	j. Talangan Umroh	1.080.000	25.536.000	2264,44%
	<b>V SIMPANAN</b>	<b>203.293.889.387</b>	<b>241.216.705.033</b>	<b>18,65%</b>
	a. Sukarela	119.518.727.332	128.928.963.865	7,87%
	b. Berjangka	75.844.000.000	103.917.300.000	37,01%
	c. Qurban	1.316.437.015	1.288.965.961	-2,09%
	d. Sanitasi	642.940.765	570.111.990	-11,33%
	e. Umroh	1.511.832.189	1.579.970.228	4,51%
	f. Haji	273.645.147	362.292.136	32,39%
	g. Sicerah	4.186.306.939	4.364.537.767	4,26%
	h. Siharta	-	114.286.200	-
	i. Sitasya	-	90.276.886	-
	<b>VI Pinjaman Pihak Ke 3</b>	<b>84.007.640.486</b>	<b>96.704.675.823</b>	<b>15,11%</b>
	a. Bank Umum	80.952.084.935	80.315.786.947	-0,79%
	b. UPDB	3.055.555.551	16.388.888.876	436,36%
	<b>VII JANGKAUAN PELAYANAN</b>			
	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	624	17,29%
	e. Jumlah Rembug Pusat (RP)	6.273	7.100	13,18%
	f. Jumlah Anggota (Orang)	144.545	160.553	11,07%
	<b>VIII JUMLAH KARYAWAN</b>	<b>686</b>	<b>739</b>	<b>7,73%</b>
	<b>IX SHU SETELAH PAJAK</b>	<b>16.095.318.709</b>	<b>13.967.338.728</b>	<b>-13,22%</b>

**KOPERASI SYARIAH  
BENTENG MIKRO INDONESIA  
NERACA  
31/10/2019**

----- Laporan Bulan Oktober 2019

NO	AKTIVA	DESEMBER 2018	OKTOBER 2019	KENAIKAN (%)	NO	PASIVA	DESEMBER 2018	OKTOBER 2019	KENAIKAN (%)
<b>I AKTIVA</b>					<b>II 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>241.216.705.033</b>				
					<b>18,65%</b>				
1.1.1.	KAS	18.695.746.660	19.153.192.007	2,45%	2.1.1.1.	Sukarela	119.518.727.332	128.928.963.865	7,87%
1.1.2.	BANK	86.694.450.322	79.074.104.642	-8,79%	2.1.1.2.	Berjangka	75.844.000.000	103.917.300.000	37,01%
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	1.288.965.961	-2,09%
1.1.4.	PIUTANG	<b>340.231.386.159</b>	<b>424.858.422.049</b>	<b>24,87%</b>	2.1.1.4.	Sanitasi	642.940.765	570.111.990	-11,33%
1.1.4.1.	Qord Wal Ijarah	306.078.093.732	386.411.791.437	26,25%	2.1.1.5.	Umroh	1.511.832.189	1.579.970.228	4,51%
1.1.4.2.	Murabahah	30.529.146.298	33.028.751.883	8,19%	2.1.1.6.	Haji	273.645.147	362.292.136	32,39%
1.1.4.3.	Ijarah	2.757.240.000	3.889.613.000	41,07%	2.1.1.7.	Sicerah	4.186.306.939	4.364.537.767	4,26%
1.1.4.4.	Musarakah	235.500.000	335.415.000	42,43%	2.1.1.8.	Siharta	-	114.286.200	-
1.1.4.5.	Mudharabah	70.000.000	40.000.000	100,00%	2.1.1.9.	Sitasya	-	90.276.886	-
1.1.4.6.	Qordul Hasan	561.406.129	1.152.850.729	105,35%					
1.1.5.	PPAP	(1.018.198.626)	(284.828.510)	-72,03%	2.1.2.	KEWAJIBAN BANK	48.481.610.842	8.191.016.054	<b>-83,10%</b>
1.1.6.	PERLENGKAPAN	359.223.108	252.443.524	-29,73%	2.1.3.	KEWAJIBAN UPDB	3.055.555.551	2.499.999.987	-18,18%
1.1.7.	UANG MUKA	2.603.626.560	5.618.841.210	115,81%	2.1.4.	HUTANG PAJAK	1.175.817.277	243.183.737	-79,32%
1.1.8.	SEWA DIBAYAR DIMUKA	4.141.925.377	3.535.186.204	-14,65%	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	148.852.893	829,56%
1.1.10.	ANTAR KANTOR AKTIVA	-	-	-	<b>JUMLAH KEWAJIBAN JANGKA PENDEK</b>				
					<b>256.087.650.830</b>				
					<b>252.446.622.876</b>				
					<b>-1,42%</b>				
<b>JUMLAH AKTIVA LANCAR</b>					<b>2.2. KEWAJIBAN JANGKA PANJANG</b>				
<b>477.575.659.559</b>					<b>2.2.1. KEWAJIBAN BANK</b>				
<b>562.074.861.125</b>					<b>32.470.474.093</b>				
<b>17,69%</b>					<b>72.124.770.893</b>				
					<b>122,12%</b>				
					<b>2.2.2. KEWAJIBAN UPDB</b>				
					<b>-</b>				
					<b>13.888.888.889</b>				
					<b>-</b>				
					<b>2.2.3. DANA KESEJAHTERAAN</b>				
					<b>1.813.986.971</b>				
					<b>2.730.088.378</b>				
					<b>50,50%</b>				
					<b>2.2.4. TITIPAN DANA KEBAJIKAN</b>				
					<b>1.753.937.703</b>				
					<b>1.253.371.050</b>				
					<b>-28,54%</b>				
					<b>2.2.5. DANA PEMBANGUNAN KOPERASI</b>				
					<b>37.276.330</b>				
					<b>3.679.318</b>				
					<b>-90,13%</b>				
					<b>2.2.6. DANA PENDIDIKAN</b>				
					<b>152.210.742</b>				
					<b>563.944.277</b>				
					<b>270,50%</b>				
					<b>2.2.7. DANA SOSIAL</b>				
					<b>29.441.780</b>				
					<b>310.826.225</b>				
					<b>955,73%</b>				
					<b>2.2.8. SETORAN PERLINDUNGAN PEMBIAYAAN</b>				
					<b>154.656.850</b>				
					<b>183.580.606</b>				
					<b>18,70%</b>				
					<b>2.2.9. KEWAJIBAN IMBALAN PASTI</b>				
					<b>1.366.712.220</b>				
					<b>1.366.712.220</b>				
					<b>0,00%</b>				
					<b>JUMLAH KEWAJIBAN JANGKA PANJANG</b>				
					<b>37.778.696.689</b>				
					<b>92.425.861.856</b>				
					<b>144,65%</b>				
<b>1.2. AKTIVA TETAP:</b>					<b>2.3. TITIPAN</b>				
					<b>2.3.1. ZISWAF</b>				
					<b>2.268.486.556</b>				
					<b>8.295.583.242</b>				
					<b>265,69%</b>				
					<b>2.3.2. ANTAR KANTOR PASIVA</b>				
					<b>-</b>				
					<b>-</b>				
					<b>JUMLAH TITIPAN</b>				
					<b>2.268.486.556</b>				
					<b>8.295.583.242</b>				
					<b>265,69%</b>				
					<b>TOTAL KEWAJIBAN</b>				
					<b>296.134.834.076</b>				
					<b>353.168.067.974</b>				
					<b>19,26%</b>				
<b>1.2.1. TANAH</b>					<b>III EKUITAS :</b>				
<b>1.911.199.000</b>					<b>3.1. SIMPANAN POKOK</b>				
<b>10.347.816.500</b>					<b>1.445.450.000</b>				
<b>441,43%</b>					<b>1.605.530.000</b>				
					<b>11,07%</b>				
					<b>3.2. SIMPANAN WAJIB</b>				
					<b>175.197.078.000</b>				
					<b>209.018.216.000</b>				
					<b>19,30%</b>				
					<b>3.3. CADANGAN MODAL</b>				
					<b>10.335.542.047</b>				
					<b>13.554.605.789</b>				
					<b>31,15%</b>				
					<b>3.4. HIBAH</b>				
					<b>101.500.000</b>				
					<b>101.500.000</b>				
					<b>0,00%</b>				
					<b>3.5. SHU SETELAH PAJAK</b>				
					<b>16.095.318.709</b>				
					<b>13.967.338.728</b>				
					<b>-13,22%</b>				
					<b>JUMLAH EKUITAS</b>				
					<b>203.174.888.756</b>				
					<b>238.247.190.517</b>				
					<b>17,26%</b>				
<b>JUMLAH AKTIVA</b>					<b>JUMLAH PASIVA</b>				
<b>499.309.722.831</b>					<b>499.309.722.831</b>				
<b>591.415.258.491</b>					<b>591.415.258.491</b>				
<b>18,45%</b>					<b>18,45%</b>				